



Online Services E-sign Disclosure and Consent



Please read this information carefully and print and retain a copy for your reference. This Online Services E-Sign Disclosure and Consent ("Disclosure") applies to all Communications for those products, services and Accounts offered or accessible through the online services.

The words "we," "us" and "our" refer to First Technology Federal Credit Union and the words "you" and "your" mean you, the individual(s) or entity identified on the Account(s). As used in this disclosure "Account" means the account you have with us. "Communication" means any customer agreements or amendments, monthly billing or account statements, tax statements, disclosures, notices, responses to claims, transaction history, privacy policies and all other information related to the product, service or Account, including but not limited to information that we are required by law to provide to you in writing.

Scope of Communication to Be Provided in Electronic Form. When you use a product or service, you agree that we may provide you with any Communications in electronic format, and that we may discontinue sending paper Communications to you, unless and until you withdraw your consent as described below. Your consent to receive electronic communications and transactions includes, but is not limited to:

- All legal and regulatory disclosures and communications associated with the Account or the product or service available through the Online Service for your Account. As an example, we may send by e-mail legally required notification of changes in terms and conditions related to the Online Services.
- Notices or disclosures about a change in the terms of your Account or associated payment feature and responses to claims
- Privacy policies and notices
- Monthly (or other periodic) billing or account statements for your Account(s) or such other Communication we may include from time to time as part of the enrollment in the paperless e-Statements program.

Method of Providing Communications to You in Electronic Form. All Communications that we provide to you in electronic form will be provided either (1) via e-mail, (2) by access to a web site that we will designate in an e-mail notice we send to you at the time the information is available, (3) to the extent permissible by law, by access to a web site that we will generally designate in the advance for such purpose or (4) by requesting you download a PDF file containing the Communication.

How to Withdraw Consent. You may withdraw your consent to receive Communications in electronic form for any of your Accounts by sending a secure message or, for paperless e-Statements, by changing your delivery preferences within the Online Service. While logged into Online Banking, please click on the "Contact Us" link to send us a secure message. You may also contact us via mail at First Technology Federal Credit Union, PO Box 779004, Rocklin, CA 95677. At our option, we may treat your provision of an invalid email address or the subsequent malfunction of a previously valid address or cancellation of participation in our online banking product as a withdrawal of your consent to receive electronic Communications. We will not impose any fee to process the withdrawal of your consent to receive electronic Communications, however your access and use of the Online Service may be terminated. Any withdrawal of your consent to receive electronic statements will be effective only after we have a reasonable period of time to process your withdrawal.

How to Update Your Records. It is your responsibility to provide us with true, accurate and complete email address, contact, and other information related to this Disclosure and your Account(s), and to maintain and update promptly any changes in this information. You can update such information (such as your email address) by clicking on "Account Info" under the "My Account" menu through the Online Services. Under the "Contact Info" tab you can change your email address.

Hardware and Software Requirements. In order to access, view, and retain electronic Communications that we make available to you, you must have:

- A computer or other device which is capable of accessing the Internet, sufficient storage space, and a supported Internet browser capable of 128-bit encryption with a minimum web browser version of Microsoft® Internet Explorer version 8.0.



Online Services E-sign Disclosure and Consent

- An email account with Internet service provider and e-mail software.
- Software which permits you to receive, access, display, and either print or store Communications received from us in electronic form.

Requesting Paper Copies. We will not send you a paper copy of any Communications, unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of the electronic Communications by printing it yourself or by requesting that we mail you a paper copy. To request a paper copy, please send a secure message in online banking or visit our Contact Us page and send a message.

Communications in Writing. All Communications in either electronic or paper format from us to you will be considered "in writing." You should print or download for your records a copy of this Disclosure and any other electronic Communication that is important to you.

Federal Law. You acknowledge and agree that your consent to electronic Communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

Termination/Changes. We reserve the right, in our sole discretion, to discontinue the provision of your electronic Communications, or to terminate or change the terms and conditions on which we provide electronic Communications, including any applicable discount for receiving electronic Communications. We will provide you with notice of any such termination or change as required by law.

Consent. By clicking the "Yes" button below, you give your affirmative consent for us to provide you with electronic Communications. You further agree that your computer satisfies the hardware and software requirements specified above and that you have provided us with a current e-mail address at which we may send electronic Communications to you.

