



ELECTRONIC CORRESPONDENCE DISCLOSURE AND AGREEMENT

AGREEMENT AND DISCLOSURES This SF Fire CU Electronic Correspondence Disclosure and Agreement (“Agreement”) is the contract which covers your and our rights and responsibilities concerning the eStatements services (“eStatement Service,” “Service” or “Services”) offered to you by San Francisco Fire Credit Union. The Service permits you to electronically receive your periodic Account statements (“Account Statement”) and communicate with us. The terms and conditions in this Agreement are in addition to the terms and conditions of the SF Fire CU Complete Disclosure and Account Agreement which otherwise governs your rights and obligations when using your accounts. To the extent there is a conflict between this Agreement and your Account Agreement, the terms and conditions in the Account Agreement shall govern. You should carefully read all of the information in this Agreement and retain it for your records.

DEFINITION OF TERMS “You”, “your” and “yours” mean those who request and use SF Fire CU Services, any joint owners of accounts accessed under this Agreement or any authorized users of this Service. “We,” “us,” “our” “SF Fire CU” and “Credit Union” mean San Francisco Fire Credit Union. “Account” means any one or more accounts you have with the Credit Union, including, but not limited to share (“savings”), share draft (“checking”), and open-end and closed-end loans, credit card accounts. “Service” means the electronic correspondence delivery service offered by SF Fire Credit Union, through selected third party service providers.

SERVICES COVERED BY THIS AGREEMENT You agree to accept these terms and conditions and are electing to receive electronic correspondence from SF Fire Credit Union (SF Fire CU). You will receive certain SF Fire CU correspondence at the email address you provide to us. The correspondence may include, but is not limited to: Transaction Receipts, Account Statement Notices, Visa Statement Notices, IRS Tax Form Notices, and Important Notices (non-sufficient fund, Courtesy Pay, and overdraft notices). SF Fire CU will accumulate a 24-month, online archive of account and Visa statements and IRS Tax Forms. Your consent for electronic IRS Tax Forms applies to every year the statement is furnished or until you cancel your electronic enrollment.

YOUR OBLIGATIONS You are solely responsible for purchasing, obtaining, installing, operating any and all necessary equipment or software needed to use the Service. You are also responsible for maintaining in good operating condition any device and application needed to view, print or otherwise access the Service, including any mandatory maintenance service programs prescribed by us to receive electronic communications from us and to access the SF Fire CU website. In general, SF Fire CU supports the last two versions of every browser that supports 128-bit encryption, cookies, and JavaScript. You agree to electronically view any changes in disclosures, election information, or updates to SF Fire CU products, services, or fees. You must have a valid email address that we will use to send information using unencrypted email. You will remain enrolled in our electronic service(s) as long as you meet the eligibility requirements, or unless you request otherwise. Consecutive undeliverable email attempts may cause SF Fire CU to revoke electronic services until a valid email address is provided. It is your responsibility to inform us about any change to your name and/or email address. This email address will be used to

also communicate with you electronically as necessary. You accept responsibility for the delivery of the electronic correspondence. Some correspondence that you receive via email may contain links to the SF Fire CU website and Online Banking for additional information. You will need to use your Online Banking login credentials to access this information. While enrolled in electronic correspondence, you will not receive the same correspondence via the U.S. Postal Service. However, you will continue to receive through the U.S. Postal Service certain correspondence that is currently not available electronically.

PARTICIPATION CANCELLATION REQUESTS At any time, you may cancel enrollment for electronic correspondence by visiting an SF Fire CU branch, calling (415) 674-4800 or toll-free (888) 499-FIRE (3473), or logging into Online Banking with your account number and password, then changing your preference to paper statements or account notices. When you cancel your enrollment in a service(s), we will resume mailing all of your correspondence as elected through the U.S. Postal Service at no additional charge to you and discontinue electronic transmission of these items. If you wish to obtain a paper copy of the emailed correspondence, we will provide it to you at no cost. If the revocation of your consent to receive disclosures or statements electronically is received less than ten (10) days before the end of your statement cycle it may not take effect until the following cycle.

CAPTIONS The captions of sections hereof are for convenience only and shall not control or affect the meaning or construction of any of the provisions of this Agreement.

ASSIGNMENT You may not assign this Agreement to any other party. We may assign this Agreement to any future, directly or indirectly affiliated company. We may also assign or delegate certain of its rights and responsibilities under this Agreement to independent contractors or other third parties.