



Consent for Use of Electronic Disclosures and eStatement Service Enrollment Agreement

By clicking "Accept," I enroll in SAFE Credit Union's eStatement Service and agree to receive periodic statements and other communications related to my SAFE Credit Union ("SAFE") accounts in electronic form. My enrollment will be subject to the terms of this Consent for Use of Electronic Disclosures and eStatement Service Enrollment Agreement ("Agreement"). This Agreement applies to all communications for those products, services, and accounts offered or accessible through SAFE's Online Banking and Mobile Banking services. I understand that if I enroll, SAFE can discontinue sending paper versions of periodic statements and other communications to me via postal mail. SAFE reserves the right to send periodic statements and other communications to me in paper form if SAFE, in its sole discretion, deems doing so necessary or advisable. To retrieve an eStatement or communication, I may log into SAFE's Online and Mobile Banking service, both of which can be found at www.safecu.org, by calling SAFE at **(916) 979-7233** or **(800) 733-7233**, in person at any SAFE branch, or by printing the communication.

1. Definitions.

- "I," "me," and "my" mean the individual(s) or entity identified with applications, products, services, and account(s).
- "Account" means any and all share accounts, loans, and online services requiring enrollment that I have with SAFE.
- "Communications" means any and all current and future required notices and/or disclosures, agreements, amendments, applications, loan billing notices, eStatements, tax statements, responses to claims, transaction history, privacy policies, and all other information related to the products, services, and accounts, including but not limited to information that SAFE is required by law to provide to me in writing.
- "eStatements" means periodic statements for the following products:
 - Account (savings, checking, money market, certificates)
 - Home Equity
 - Home Equity Line of Credit (HELOC)
 - Credit Card
 - Mortgage (serviced by SAFE)

2. **Consent to Electronic Delivery.** I specifically agree to receive and obtain SAFE communications electronically. I am acknowledging that I am able to use and am able to retain communications by printing and/or downloading and saving this Agreement and any other agreements, communications, documents, or records. I accept communications provided via email or other electronic means as reasonable and proper notice for the purpose of fulfilling any and all laws, rules, and regulations and agree that such communications fully satisfy any requirement that communications be provided to me in writing or in a form that I may keep.
3. **Form of Electronic Communications.** All communications SAFE provides to me in electronic form will be provided either (a) via email, or (b) by an email notice or text notice (if I have agreed to non-emergency text messaging) that the communication is available for retrieval through a secure SAFE electronic channel, such as the SAFE Online Banking platform accessible through my computer or the SAFE Mobile App. I agree that SAFE's delivery via email will satisfy SAFE's obligation to deliver the Communications.
4. **Access to My Communications and Requesting Paper Copies.** Even if I consent to receive communications electronically, I can always obtain a paper copy by calling SAFE at **(916) 979-7233** or **(800) 733-7233**, in person at any SAFE branch, or by printing the electronic document. SAFE's Online Banking and Mobile Banking service maintains an archive of eStatements up to 36 months. The Online and Mobile Banking services' capacity to maintain eStatement archives may change in the future. Regardless, SAFE will make paper copies of eStatements and other communications available to me for the period required by law.
5. **Updating My Records.** I am responsible for providing SAFE with a valid email address at all times I am enrolled in the eStatement service. I can change my email address by logging into SAFE's Online Banking or Mobile Banking App. Without a valid email address for me, SAFE cannot notify me that eStatements or other communications are available electronically. If SAFE is notified that the email address I have on record with SAFE is not valid (such as, if an email SAFE sends to that address is returned undeliverable), SAFE may reinstate delivery of paper statements and communications.
6. **Hardware and Software Requirements.** I am responsible for maintaining the necessary hardware, software, and internet connectivity necessary for me to view, print, and save eStatements and other communications that SAFE delivers to me electronically. Current system requirements are found at www.safecu.org/systemreq. SAFE will have no liability or responsibility to me as a result of non-performance of products or services I obtain from parties other than SAFE, such as my computer or mobile device, software or applications installed on my computer or mobile device, or my internet service. Although SAFE meets industry standards for the security of SAFE's Online Banking and Mobile Banking services, SAFE cannot and does not warrant the security of information transmitted over the internet.
7. **Reporting Errors.** I will have the same amount of time to review my eStatements and report errors or questions regarding activity reflected on those eStatements as I would for statements delivered in paper form. Deadlines and procedures for reporting errors or other questions are set forth in my SAFE agreements governing the services reflected on my eStatements and in some cases may also be set forth in summary form on the statements.

- 8. Communications in Writing.** All communications in either electronic or paper format from SAFE to me will be considered "in writing." I will print or download for my records a copy of this Agreement and any other electronic communications that are important to me.
- 9. Withdrawal of Consent.** If I want to stop receiving communications electronically and instead receive paper copies via mail, I can select "Cancel eStatements" in my eStatement profile within SAFE's Online Banking or Mobile Banking services.
- 10. Termination/Changes.** SAFE can change the terms of this Agreement by written agreement with me or by giving me any advance notice required by law. By maintaining my enrollment after the effective date of the change in terms, I will be deemed to have consented to the change.
- 11. Inactivity.** If I have no SAFE Online Banking or Mobile Banking activity for six consecutive months, SAFE may automatically terminate my eStatement Service enrollment and reinstate sending me statements and other communications in paper form by postal mail.
- 12. Consent.** My enrollment confirms that I have read, understood, been able to retain a copy of, and agree to be bound by the terms of this Agreement.