

Electronic Records Delivery and eSignature Agreement

We appreciate your interest in receiving and accepting account, transaction and/or disclosure information electronically and are pleased to make this service available to you at no cost. This Electronic Records Delivery and eSignature Agreement supplements your Membership and Account Agreement Disclosure. This agreement is available by visiting www.seattlecu.com/disclosures or by calling Seattle Credit Union at 800.334.2489. You must agree to the terms of this Agreement before you can access related documents sent to you electronically by Seattle Credit Union.

Electronic Records Delivery and eSignature Agreement

By Agreeing, you consent on behalf of co-applicants and account owners to receive the disclosures, notices, terms and conditions and communications related to the opening and ongoing maintenance of a Seattle Credit Union Lighting Loan. The information will be provided electronically following your acceptance of this Electronic Records Delivery and eSignature Agreement. Your selection confirms acceptance of this Electronic Records Delivery and eSignature Agreement and confirmation of your ability to access the required disclosures. You also understand that you will not receive paper copies of the information. If you do not consent to electronic disclosures you will not be able to proceed with applying for or obtaining a Seattle Credit Union Lighting Loan. If you request a paper copy in the future you may incur a paper statement fee. Refer to our fees at seattlecu.com/disclosures for more information. To request a paper copy of any disclosure, notice or other document call us at 800.334.2489 or write to us at Seattle Credit Union, 1521 1st Ave. S., Suite 500, Seattle, WA 98134.

WE ARE REQUIRED TO OBTAIN YOUR CONSENT BEFORE DELIVERING REQUIRED DISCLOSURES ELECTRONICALLY. YOU UNDERSTAND THAT YOUR CONSENT ALSO PERMITS US TO ELECTRONICALLY DELIVER TO YOU, INITIALLY AND ON AN ONGOING BASIS, ALL FUTURE REQUIRED DISCLOSURES RELATED TO THE SEATTLE CREDIT UNION LIGHTNING LOAN. YOUR CONSENT WILL ALSO APPLY TO ANY OTHER PERSON NAMED ON YOUR ACCOUNT(S) AS A JOINT OWNER/OBLIGOR. PLEASE READ THIS DISCLOSURE CAREFULLY BEFORE GIVING CONSENT.

Hardware and Software Requirements to Access Information

In order to access and retain your electronic information you must meet specific hardware and software requirements. You can access the latest system requirements at seattlecu.com/requirements. In order to access and retain your electronic information you must have an Internet Capable computer, Adobe Acrobat Reader to view or print PDF documents and an internet browser capable of 128-bit encryption. Adobe Acrobat Reader is also required to access eStatements, supporting documents and promotional materials. To download the latest version of Adobe Acrobat Reader go to <http://get.adobe.com/reader/>.

Seattle Credit Union may inform you of any change in hardware or software requirements that may affect your access to or use of Electronic Records Delivery.

Online Delivery Notification

Seattle Credit Union may notify you when your records are available for retrieval electronically. Seattle Credit Union uses the email address you have provided us to send your Electronic Delivery notifications. You are responsible for notifying Seattle Credit Union of any changes to your email address by calling Seattle Credit Union at 800.334.2489. If Seattle Credit Union learns that you are no longer receiving our email notifications (for example, an email to you is returned as un-deliverable), Seattle Credit Union may discontinue sending any information electronically and opt you out of future Electronic Records Delivery. Seattle Credit Union may make a reasonable attempt to redeliver your notification electronically.

Seattle Credit Union is not obligated to verify that you are receiving your Electronic Record Delivery notifications or accessing your Electronic Records. Any electronic disclosure we send to you will be deemed to have been provided on the date we deliver the email to you.

Electronic Records Delivery and eSignature Agreement

Opening and Saving PDFs

To open and save PDF files, you must install the free Adobe Reader software. This is available online at <http://get.adobe.com/reader/>. Seattle Credit Union's hosted Web pages and Web-based applications support Adobe Reader versions 8.0 and higher.

Access to Electronic Records

Members, co-applicants, and account owners acknowledge that anyone you authorize to access your account electronically may have access to your records. Seattle Credit Union strongly advises you to retain copies of your records in a safe and secure location for future use.

Withdrawing Consent of Your Electronic Records Delivery Service

You may withdraw your consent for Electronic Records Delivery Service at any time by calling us at 800.334.2489 or by writing to us at Seattle Credit Union, 1521 1st Ave. S., Suite 500, Seattle, WA 98134. There are no fees for choosing to cancel your Electronic Records Delivery Service. Your cancellation will become effective after we have received it and have had a reasonable opportunity to act on it. You have the right to request and receive a paper copy of your Electronic Records at any time. To request a paper copy of an electronic record, you may call us at 1-800-334-2489 or write to us at Seattle Credit Union, 1521 1st Ave. S., Suite 500, Seattle, WA 98134. If you elect to withdraw your consent, you may incur a paper statement fee. Refer to our fees at www.seattlecu.com/disclosures. Paper copies of past account records may be subject to an additional service fee as provided on your Truth-in-Savings Disclosure. You agree that we can terminate your Electronic Records Delivery and eSignature Agreement and revert to paper records mailed through standard US Mail for any reason at any time. Your consent will remain in force until withdrawn in the manner provided in this section.

Alterations and Amendments

The terms of this Agreement, applicable fees, and service fees may be altered or amended by Seattle Credit Union from time to time. In such event, Seattle Credit Union may send notice to you at your mailing address as it appears on Seattle Credit Union records. Any continuation of the service after Seattle Credit Union sends you a notice of change will constitute your agreement to such change(s).

Consent

By indicating your agreement, you consent to the electronic delivery of the disclosures, notices, terms and conditions specific to the Seattle Credit Union Lightning Loan. You also agree that Seattle Credit Union does not need to provide you with a paper copy unless specifically requested by you. You also confirm that you meet the Hardware and Software Requirements listed above and are able to access and retain electronic disclosures. You understand and agree that Seattle Credit Union will not be liable for any loss, liability, cost, expense, or claim for acting upon this authorization or arising from your use of the products or services provided pursuant to this Agreement.