

ONLINE SERVICE E-SIGN DISCLOSURE AND CONSENT

This Online Service E-Sign Disclosure and Consent (Disclosure) provides information required by the Electronic Signatures in Global and National Commerce Act (E-SIGN Act) and applies to all Communications for products, services and accounts offered or accessible through California Coast Credit Union (Cal Coast) online. You acknowledge and agree that your consent to electronic Communications is being provided and that you and we both intend that the E-SIGN Act applies to the fullest extent possible to validate our ability to conduct business with you by electronic means. The words we, us, and our, refer to California Coast Credit Union (Cal Coast), 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(s) you have with us now or in the future, including ones which you open through the Online Service.

Scope of Disclosure. You are applying for a product or service with Cal Coast. This Disclosure informs you of your rights and obligations when receiving certain Communications from Cal Coast. Communications mean any member account agreements or amendments thereto, monthly billing or account statements, tax statements, legal and regulatory 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.

This Disclosure applies to all currently eligible accounts or applications you have with Cal Coast and eligible accounts you may open or applications you may make with Cal Coast in the future.

Consent. All Communications that we provide to you in electronic form will be provided by one or more of the following methods: (1) via email; (2) by access to a website that we will designate in an email notice we send to you at the time the information is available; (3) to the extent permissible by law, by access to a website that we will generally designate in advance for such purpose; or (4) by requesting you download a PDF file containing the Communication.

Your consent to receive electronic Communications does not automatically enroll you in eStatements. You must separately confirm that you would like to stop receiving paper account statements (and any other types of Communications we may include in eStatements) by U.S. Mail.

How to Withdraw Consent. You may withdraw your consent to receive Communications in electronic form by contacting us at 1.877.495.1600, or, for eStatements, by changing your delivery preferences on Online Service.

How to Update. It is your responsibility to provide us with an accurate and complete email address, contact, and other information related to this Disclosure and your Account(s). You can update information (such as your email address) by using the Online Service or by contacting us at 1.877.495.1600.

Hardware and Software Requirements. In order to access, view, and retain electronic Communications from us, you must have:

- An up-to-date Internet browser (suggested browsers are the latest version of Chrome, Firefox, Internet Explorer, Opera, Safari) that supports 128 bit encryption;
- A local, electronic storage capacity to retain our Communications and/or a printer to print them;
- A valid email account and software to access it;
- An up-to-date device or devices (e.g., computer, smartphone, tablet) suitable for connecting to the Internet; and
- Software that enables you to view files in the Portable Document Format ("PDF").

If Cal Coast makes a change that will materially affect your ability to access or receive Communications electronically, Cal Coast will notify you of the changes and provide you with a statement of your right to withdraw consent without the imposition of any condition, consequence, or fee for such withdrawal.

Requesting Paper Copies. You should not expect to receive a paper copy of any Communication unless you request it or we otherwise deem it appropriate to do so. To request a paper copy, contact us by telephone at 1.877.495.1600 or by coming into a branch. We may charge you a fee; please see the Consumer Service Charge Schedule for more information.

Acceptance and Consent. You agree and acknowledge that you can access electronic Communications, in the designated format above, and have read, understand and agree to be bound by the Disclosure and consent to receive electronic documents according to the process described above.

Please note that consenting to receive Communications under this Disclosure will not automatically enroll you in eStatements.