

**CONSOLIDATED COMMUNITY CREDIT UNION
CONSENT TO ELECTRONIC DELIVERY OF TRANSACTION NOTICES & DISCLOSURES**

ELECTRONIC SIGNATURE DISCLOSURE

This consent to electronic delivery of transaction notices and/or disclosures allows us to provide you with electronic versions of important documents associated with a product, service or account with Consolidated Community Credit Union ("CCCU"). Transactions may include, but are not limited to, account opening, applying for loan, wire transfers, ACH, deposits, withdrawals and other account related activity. Certain laws and regulations require us to provide notices and disclosures to you in "writing", the E-SIGN Act allows us to provide these written documents to you electronically with your consent.

GETTING PAPER COPIES

You may request a paper copy of any of the transaction notices and disclosures we provide you electronically by contacting us 503.232.8070 or toll-free at 800.444.8115. A fee may be applicable. Please see our Rate and Fee Schedule at www.consolidatedccu.com/disclosures-and-agreements. You may also download and print any notices and disclosures we send you. We may, at our option, deliver information to you on paper and may also require that certain documents from you be delivered to us on paper at a specified address.

WITHDRAWING YOUR CONSENT

You have the right to withdraw your consent to receive transaction notices and disclosures via electronic delivery at any time. If you wish to withdraw your consent to electronic delivery, you may do so by contacting us at 503.232.8070 or toll-free at 800.444.8115. There is no fee to process your withdrawal of this consent. Any withdrawal of this consent will be effective only after we have a reasonable period of time to process your withdrawal.

KEEPING YOUR CONTACT INFORMATION UP-TO-DATE

It is your responsibility to provide us with a 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 this information within Online Banking and Mobile Banking or by contacting us at 503.232.8070 or toll-free at 800.444.8115.

REQUIRED HARDWARE AND SOFTWARE

You are responsible for installation, maintenance, and operation of your computer, smart cellular device, browser, and software. CCCU is not responsible for errors or failures due to any malfunction of your computer, smart cellular device, browser, or software. CCCU is also not responsible for viruses affecting your computer or smart cellular device or related problems associated with use of an online system.

You must have the necessary hardware, software, and operating systems to access and use the following:

- Software which permits you to receive, access, display, and either print or store documents in Portable Document Format (PDF), such as Adobe Reader.
- An email account with Internet service provider and e-mail software.

- Software which permits you to receive, access, display, and either print or store transaction notices and disclosures received from us in electronic form commonly used on the internet, including but not limited to, HTML.
- A current version of the browsers support by our website, which include Google Chrome, Mozilla Firefox, Apple Safari and Microsoft Edge.

ACKNOWLEDGING ACCESS AND CONSENT TO RECEIVE COMMUNICATIONS ELECTRONICALLY

By clicking, signing, or checking that you agreed to our e-sign consent, you: (1) acknowledge that you have read and understand this e-sign consent to electronic delivery of transaction notices and disclosures; (2) acknowledge that you have the ability to access transaction notices and disclosures delivered electronically; and (3) consent to electronic delivery of transaction notices and disclosures, as described in this consent.