

eStatement Disclosure & Agreement

ELECTRONIC DELIVERY OF STATEMENTS AND NOTICES

By accepting the "Salal Credit Union eStatement (Electronic Statement) Disclosure & Agreement," you consent and agree that Salal Credit Union ("Credit Union," "we," or "us") may provide certain disclosures and notices to you in electronic form, in lieu of paper form, including electronic delivery of statements (eStatements) for your Salal Credit Union account(s).

SCOPE OF CONSENT FOR ELECTRONIC DELIVERY OF STATEMENTS

Your consent to receive eStatements covers the periodic statements you are provided in connection with your Credit Union account(s). Your consent also covers disclosures and notices that are required with your account statements, including, but not limited to, the error resolution notice required by the Electronic Fund Transfer Act for consumer accounts. By using eStatements, you accept and agree to be bound by the general terms and conditions governing eStatements, including and without limitation, all the terms and conditions in this Agreement, your Consumer Membership & Account Agreement, or Business Membership & Account Agreement. You agree to be bound by any and all laws, rules, regulations and official issuances applicable to eStatements now existing or which may hereafter be enacted, issued, or enforced, as well as such other terms and conditions governing the use of other facilities, benefits, or services that the Credit Union may make available to you in the future.

At the end of the disclosure, we will ask you to accept periodic deposit account statements in an electronic format rather than a paper format. Before providing your consent, please read and consider the following information. Then, if you agree, you can click the "I Agree" button at the end of this disclosure. Please refer to the current Product & Fee Disclosure governing your account for any associated fees that may apply.

ESTATEMENT DELIVERY

Additional convenience and security can be achieved by enrolling in our eStatement product. When you enroll for eStatements, you can eliminate the delivery of paper statements.

Our eStatement product is easy to use, simply log in to the Mobile and Online Banking Service and select the EDOCUMENTS screen and subscribe. If you enroll for eStatements after the first statement cycle, your periodic account statements will only be accessible through our Mobile and Online Banking Service. There is no charge for this service.

EMAIL REMINDERS

If you enroll for eStatements, we will send you an email alert to the email address you provide when your statement becomes available for viewing in Mobile and Online Banking. You can change the email address for the statement alert at any time by accessing "Settings" within the Mobile and Online Banking Service.

STATEMENT AVAILABILITY

eStatements are securely available via Mobile and Online Banking for a maximum of 12 months. Cleared check images can also be easily accessed online for 12 months. Both eStatements and check images may be downloaded or printed if desired.

If you need help printing or if you need a paper copy, please contact us by one of the following methods:

- Call us at **800.562.5515** or **206.298.9394**.
- Write to us at **Salal Credit Union, PO Box 75029, Seattle, WA 98175-0029**.
- Use the secure messaging feature within Mobile or Online Banking.

ENROLLING FOR ESTATEMENTS

You may enroll for eStatements at any time by accessing the EDOCUMENTS screen within Mobile and Online Banking.

DUTY TO REVIEW PERIODIC STATEMENTS

You must promptly access/review your statement and any accompanying items and notify us in writing immediately of any error, unauthorized transaction, or any other irregularity as described in the Consumer Membership & Account Agreement or Business Membership & Account Agreement. If you allow someone else to access your statement, you are still fully responsible to review the statement for any errors, unauthorized transactions, or any other irregularities. Any applicable time periods within which you must notify us of any errors on your account statement(s) shall begin on the eStatement e-mail notification date, regardless of when you access and/or review your eStatement. If you do not immediately report to the Credit Union any non-receipt of eStatements or any errors, irregularities, discrepancies, claims, or unauthorized debits or items, you shall be deemed conclusively to have accepted all matters contained in the eStatements to be true, accurate, and correct in all respects.

CANCELING ESTATEMENTS

You may opt out of eStatements at any time by accessing the EDOCUMENTS screen within Mobile and Online Banking and selecting "Unsubscribe". If you opt out of eStatements, we will resume delivery of your paper statements by U. S. Mail. You may also call the Credit Union at **800.562.5515** to opt out.

EMAIL ADDRESS CHANGES

To provide eStatements, we must maintain a current member email address at all times. It is your sole responsibility to provide us with your correct contact information, including your email address.

You should notify us of any changes to your personal contact information or you can update your personal information through "Settings" from within Mobile or Online Banking.

SECURITY

You agree that the Credit Union shall not be liable if you are unable to gain access to Mobile or Online Banking from time to time. You understand that some or all of the services and/or other Credit Union system services may not be available at certain times due to maintenance and/or computer, communication, electrical or network failure, or any other causes beyond the Credit Union's control. You understand the importance of your role in preventing misuse of your account(s) and you agree to promptly examine your statements and notices for each of your accounts as soon as you can access it. You agree to protect the confidentiality of your account, account number, and your personal identification information. You understand that personal identification information by itself or together with information related to your account, may allow unauthorized access to your account. You acknowledge that the Internet is inherently insecure and that all data transfers, including electronic mail, occur openly on the Internet and potentially can be monitored and read by others. We cannot and do not warrant that all data transfers utilizing the Internet, or email transmitted to and from us, will not be monitored or read by others. In order to help protect your personal information, we recommend that you install firewalls, anti-virus, and spyware protection software (and update as required) on your computer. We also recommend that you update on a periodic basis: (i) your operating system and browser application to better protect your computer and Online Banking sessions; (ii) your mobile device's software and mobile banking app to better protect your device and Mobile Banking sessions. The Credit Union does not warrant the security or confidentiality of any information transmitted through any applicable Internet service provider, information/communication network service provider, network system or such other equivalent system in any jurisdiction via eStatements.

PASSWORD SECURITY

Your Username and Password that are used to access Mobile and Online Banking services should be kept confidential. We strongly recommend that you change your Password regularly. You are responsible for keeping your Password, account numbers, and other account data confidential.

HARDWARE AND SOFTWARE REQUIREMENTS

You do not need special hardware or software to access eStatements. If you can access the Mobile or Online Banking Service, you should be able to access eStatements. However, prior to enrolling for eStatements, you should verify that you have the following required hardware and software:

- Internet access.
- A computer and current online browser.
 - For security purposes, we support the following browsers:
 - Edge – two most recent versions.
 - Chrome – two most recent versions.
 - Mozilla Firefox – two most recent versions
 - Safari - two most recent versions.
 - Browser must support 128-bit encryption.
- Mobile:
 - Apple iOS – latest two versions.
 - Android – latest two versions.
- Access to a printer or storage medium, such as a hard drive, so you can download and/or print disclosures and/or statements for your records.
- An email address.

Please contact us if you have any questions about any of these requirements and we will help get you set up.

We may revise hardware and software requirements, and if there is a chance that the changes may impact your ability to access eStatements, we will notify you of these changes in advance and provide you an opportunity to change your method of receiving disclosures (e.g. change to paper format vs. an electronic format) without the imposition of any fees.

PROCEED WITH ACCEPTANCE OF E-DISCLOSURES

With your acceptance below, you agree to accept periodic account statements in an electronic format. You also agree that you have the necessary equipment for accessing and viewing eStatements and you agree to notify us if you change your email address or if you no longer want to receive statements electronically.

If you decide not to enroll for eStatements, select the "Cancel" button below. You can still enroll at a later time within the Mobile and Online Banking Service.