



CONSENT TO RECEIVE ELECTRONIC STATEMENTS AND NOTICES

Please read this Consent ("Consent") carefully. It outlines your agreement to receive electronic records, including disclosures, from **Sacramento Credit Union** ("Credit Union"). The terms "we," "us," and "our" refer to the Credit Union. "You" and "your" refer to the individual(s) or entity listed on the account(s). Consent by any one authorized user applies to all authorized users on the account(s).

You agree to the terms outlined below and authorize the Credit Union to provide the following documents electronically ("Electronic Statements and Notices").

1. Electronic Records Included

- **Account Statements:** Periodic statements for savings, checking, money market, certificate, and consumer loan accounts, including related disclosures and notices.
- **Notices:** Alerts regarding your account(s), such as overdraft or balance notifications.
- **Tax Statements:** Includes forms such as 1042-S, 1098, 1098-E, 1099 series, 5498, and 5498-ESA.
- **Credit Card Statements:** Includes all disclosures and notices related to your credit card account(s).
- **HELOC Statements:** Billing statements for home equity lines of credit, including related disclosures.
- **Important Information:** Periodic communications such as privacy notices, statement inserts, and newsletters.
- **Changes in Terms:** Any updates or disclosures required by law related to your account(s).
- **Technical Notices:** Information about hardware/software changes that may affect your access to electronic records.

2. Consent to Electronic Delivery

By consenting, you agree to receive all communications from the Credit Union electronically. You confirm that you can access and retain these communications by printing or saving them. Electronic delivery satisfies any legal requirement for written notice.

3. Joint Accounts

For joint accounts, consent by one owner applies to all owners. Notices sent to one joint owner are considered delivered to all.

4. Withdrawal of Consent

You may withdraw your consent at any time by:

- Calling us at **(916) 444-6070**.
- Writing to:
Sacramento Credit Union
P.O. Box 2351
Sacramento, CA 95812-2351

5. Hardware and Software Requirements

To access and retain electronic records, you must have:

- Internet and email access.
- A supported browser with 128-bit encryption.
- Adobe Acrobat Reader 7.0 or higher.

We will notify you of any material changes to these requirements and allow you to switch to paper delivery without fees.

6. Email Address Maintenance

You must provide and maintain a current email address with the Credit Union. Update your contact information by calling **(916) 444-6070**. If your email is outdated or incorrect, we will still consider notices delivered if they are available in online banking or sent to the email on file.

7. Right to Discontinue Electronic Delivery

We reserve the right to discontinue electronic delivery or change the terms of this Consent at our discretion, with notice provided as required by law.

8. Security of Downloaded Materials

If you download or print confidential materials (e.g., statements, tax forms), store them securely, just as you would paper records.

7. Acceptance of Terms

By accepting this Consent, you agree to receive periodic statements and important notifications electronically. You confirm that you have the necessary equipment to access these records and will notify us of any changes to your email address or delivery preferences.