



Electronic Records Disclosure and Agreement

DISCLOSURE REQUIRED BY FEDERAL LAW

PLEASE READ AND SCROLL DOWN

Purpose of This Disclosure

This Electronic Records Disclosure and Agreement outlines your rights when consenting to receive legally required documents electronically in connection with opening a deposit account (checking or savings).

Electronic Delivery of Disclosures and Agreements

With your consent, we will provide the following documents electronically to expedite the account opening process:

- Deposit account application and all related disclosures required by federal and state law
- Instructions for signing and returning the account signature card
- Information and instructions about any additional services selected during the application process

Your Consent Is Required

To proceed electronically, you must affirmatively consent to receive these documents in electronic format. Your consent applies only to the specific deposit product selected and associated documents. You are not consenting to receive other electronic communications at this time.

Right to Paper Copies

You may request paper copies of any electronically provided documents at no charge by contacting our Contact Center. If you prefer not to receive documents electronically, please exit this application and visit one of our branch locations to complete your account opening in person.

System Requirements for Access and Retention

To access and retain electronic records, you must have:

- A device with internet access (e.g., computer, tablet, smartphone)
- A current web browser supporting 128-bit SSL encryption (e.g., Chrome, Edge, Firefox, Safari)
- Software to view PDF files (e.g., Adobe Acrobat Reader)
- A printer or storage device to retain copies of documents

Your access to this page confirms your system meets these requirements.



SACRAMENTO
CREDIT UNION

Demonstrable Consent Requirement

Federal law requires that your consent be provided in a manner that reasonably demonstrates your ability to access the documents in the format they will be delivered. By continuing, you confirm that you can access and retain PDF documents and meet the system requirements listed above.

Right to Withdraw Consent

You may withdraw your consent at any time. Withdrawal will not affect the legal enforceability of documents previously provided electronically. To withdraw, contact our Contact Center. No fees or penalties will apply.

Changes to System Requirements

If our system requirements change in a way that may impact your ability to access future documents, we will notify you and provide the option to withdraw your consent without penalty.