



**USC Credit Union
ESIGN Member Consent to Use Electronic Signatures and Documents**

THIS DISCLOSURE CONTAINS IMPORTANT INFORMATION THAT YOU ARE ENTITLED TO RECEIVE BEFORE YOU CONSENT TO RECEIVE ELECTRONIC DISCLOSURES ABOUT USC CREDIT UNION'S PRODUCTS AND SERVICES AND TO ACCESS USC CREDIT UNION'S PRODUCTS AND SERVICES ELECTRONICALLY VIA DIGITAL BANKING. Please read this document carefully and print or save a copy for your reference. Feel free to refer to it by accessing the Disclosure section on the bottom page within the website.

We are required to provide disclosures, notices, receipts, statements, and other communications to you related to USC Credit Union's products and services that you may access via our mobile and online banking platforms, and you have the right to receive this information on paper. USC Credit Union may provide this information to you electronically or digitally only if we provide this USC Credit Union ESIGN Member Consent to Use Electronic Signatures and Documents disclosures ("Disclosure") to you and obtain your consent to receive electronic documents, use electronic signatures, and conduct transactions electronically.

1. **Agreement to receive Communications in electronic form.** By agreeing to this Disclosure, you consent to receive all Communications related to USC Credit Union products and services electronically or digitally. Your consent remains in effect until you give us notice that you are withdrawing it. At times, we may still present you with paper disclosures or other Communications that contain important information about your account, and you should continue to review any correspondence that we mail to you.

"Communications" may include any member agreements or amendments thereto, disclosures, notices, responses to claims, transaction histories, statements related to the maintenance or operation products and accounts, privacy policies, and all other information related to the products or services, including, but not limited to, information that we are required by law, regulation, or rule to provide to you in writing.

2. **Products and services you have previously obtained.** You may have previously sought to obtain a product or service from USC Credit Union. By consenting to this Disclosure, you agree that we may provide you with all Communications for those products or services in electronic format, regardless of whether you elected to do so in the past.
3. **Products and services you may seek to obtain in the future.** You may seek to obtain new products and services from USC Credit Union. When you do, we may remind you that you have already given us your consent to provide you with all Communications in electronic format. If you then decide not to be provided with Communications in electronic format for a new product, your decision does not mean that you have withdrawn this consent for any other USC Credit Union product.

4. **Form of Electronic Communications.** We will provide Communications to you in electronic form by (1) email, (2) SMS text message,ⁱ (3) online banking, or (4) the mobile application.

5. **Withdrawal of consent.** You may withdraw your consent to receive Communications in electronic form by calling USC Credit Union at (877) 670-5860, unsubscribing to eStatements through your mobile or online banking, by sending a written request to: USC Credit Union, P.O. Box 512718, Los Angeles, CA 90051-0718, or by visiting a USC Credit Union Branch. Please be aware that withdrawal of consent will result in the termination of your access to our mobile and online banking services. Any withdrawal of your consent to receive Communications will be effective only after we have a reasonable amount of time to process the withdrawal. Withdrawal of consent will only apply to those Communications that are required by law, regulation, or rule to be provided to you in paper form. We may continue to deliver to you in electronic format all other Communications.

6. **Updating your records.** You agree to provide us with your valid email address and other contact information related to this Disclosure and your USC Credit Union accounts, and to update promptly any changes to that information. You can update your information by calling USC Credit Union at (877) 670-5860, through your mobile or online banking, by sending a written request to: USC Credit Union, P.O. Box 512718, Los Angeles, CA 90051-0718, or by visiting a USC Credit Union Branch.

7. **Hardware and software requirements.** We do not endorse a specific operating system or particular web browser. To receive all Communications electronically related to our products and services, you must have one or more of the following:
 - A valid email address
 - A current version of our USC Credit Union application (via the App Store[®] or Google Play[™])
 - A connection to the internet
 - An internet access device, such as a smartphone, tablet, computer desktop, or laptop, with an operating system capable of supporting the below:
 - Google Chrome: Latest two versions
 - Firefox: Latest two versions
 - Microsoft Edge: Latest two versions
 - Safari: Last two major versions
 - iOS: Last two major versions
 - Android: v6.0 and above 7
 - Adobe Reader to review PDF files and other necessary equipment and software required by the respective instructions to download transaction into Quicken or Microsoft Money.

- Printer connected to your computer to print disclosures/notices or sufficient hard drive space available to save the information (e.g., 1 megabyte or more).

YOU UNDERSTAND THAT THE CREDIT UNION DOES NOT MAKE ANY WARRANTIES ON EQUIPMENT, HARDWARE, SOFTWARE OR INTERNET PROVIDER SERVICE, OR ANY PART OF THEM, EXPRESSED OR IMPLIED, INCLUDING, WITHOUT LIMITATION, ANY WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. THE CREDIT UNION IS NOT RESPONSIBLE FOR ANY LOSS, INJURY OR DAMAGES, WHETHER DIRECT, INDIRECT, SPECIAL OR CONSEQUENTIAL, CAUSED BY THE INTERNET PROVIDER, ANY RELATED SOFTWARE, OR THE CREDIT UNION'S USE OF ANY OF THEM OR ARISING IN ANY WAY FROM THE INSTALLATION, USE OR MAINTENANCE OF YOUR PERSONAL COMPUTER HARDWARE, SOFTWARE, OR OTHER EQUIPMENT.

8. **Access to your Disclosures and requesting paper copies.** This Disclosure, as amended from time to time, will remain available for printing and viewing at USCCreditUnion.org. Even if you consent to receive Communications electronically, you can always obtain a paper copy by requesting one or by printing the Communication. We may charge you a reasonable fee for delivery of paper copies already provided electronically.
9. **Communications “in writing.”** All Communications provided to you in either electronic or paper format will be considered “in writing.”
10. **Termination/Changes.** We may discontinue the provision of Communications or terminate or change the terms and conditions under which we provide Communications. We will provide you with notice of any such termination or change as required by law.

By providing your consent, you are confirming that you have the hardware and software necessary to receive Communications electronically, and that you have a valid email address. You are also confirming that you are authorized to, and do, consent on behalf of all other account owners, authorized signers, authorized representatives, and delegates identified in respect of your USC Credit Union products and services.

¹Message and data rates may apply.

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