



**PLEASE READ THIS DISCLOSURE AND AGREEMENT CAREFULLY AND KEEP A PRINTED OR ELECTRONIC COPY FOR YOUR RECORDS**

**SESLOC CREDIT UNION**

**ESIGN Acknowledgement and Consent Disclosure for Electronic Transmission of Periodic Statements, Membership and Account Disclosures and Notices**

(Effective April 1, 2024)

**THIS ACKNOWLEDGEMENT AND CONSENT DISCLOSURE (“DISCLOSURE”) ALLOWS US, UNDER THE ELECTRONIC SIGNATURES IN GLOBAL AND NATIONAL COMMERCE ACT (“ESIGN”), TO PROVIDE YOU WITH REQUIRED PERIODIC STATEMENTS, MEMBERSHIP AND ACCOUNT DISCLOSURES, NOTICES AND OTHER DOCUMENTS ASSOCIATED WITH SESLOC CREDIT UNION’S (“SESLOC”) ACCOUNTS ELECTRONICALLY WITH YOUR CONSENT.**

In this Disclosure the words “you” and “your” mean each member and joint owner who utilize Online and Mobile Banking services with SESLOC. The words “we,” “our” and “us” mean SESLOC. The term “Access Device” means any electronic device you use to access Online and Mobile Banking services with us.

This Agreement applies to electronic delivery of periodic account statements, membership and account disclosures and other account notices, including but not limited to; loan billing statements and tax forms. This Agreement does not include consent for electronic delivery of signatures, agreements, disclosures, forms, requests, and notices, pertaining to the Online Banking and Mobile Banking services.

- 1. Consent to Receive Documents Delivered Electronically.** With your consent to this Agreement, you understand that documents included in the **Document Type** you indicate by checking the box(es)  in the **Preferences** tab within Online Banking, will be delivered to you electronically.

Document Type	Loan & Credit Card Statements	Notices	Tax Forms	Mortgage Statements	Share Statements
<b>Examples of Documents included in Electronic Delivery for Document Type</b>	<ul style="list-style-type: none"> <li>- Visa Statement of Account</li> <li>- Auto Loan Statement</li> <li>- HELOC Statement</li> </ul>	<ul style="list-style-type: none"> <li>- Certificate Maturity</li> <li>- Stop Payment</li> <li>- Negative Balance</li> <li>- Delinquent Loan</li> </ul>	<ul style="list-style-type: none"> <li>- 1098</li> <li>- 1099-INT</li> </ul>	<ul style="list-style-type: none"> <li>- Loan Statement</li> </ul>	<ul style="list-style-type: none"> <li>- Share Account Statements</li> <li>- Membership &amp; Account Disclosures</li> <li>- Change in Fees</li> <li>- Account Analysis</li> <li>- Nomination Information</li> </ul>

*(Note: The chart above lists examples of documents contained within the **Document Type** and does not represent an exhaustive list of all documents that may be included in the group.)*

- 2. Withdrawal of Consent.** You may withdraw your consent to receive any **Document Type** electronically or this Agreement at any time, free of charge, within the Online Banking service **Preferences**.

3. **Requesting Paper Copies.** You understand and agree that you will not receive paper copies of any document within the **Document Type** you have selected to receive electronically unless you request them. You may request at any time, a copy of these documents provided to you electronically, by calling us at (805) 543-1816, visiting one of our branch locations, or writing us at P.O. Box 5360 San Luis Obispo, CA 93403-5360.
4. **Email Address.** You agree to provide a valid email address and other contact information related to your accounts and your use of Online Banking and Mobile Banking services and to update your information immediately should your email address or contact information change by the following means: updating the information within Online Banking, calling us at (805) 543-1816, visiting one of our branch locations, or writing us at P.O. Box 5360 San Luis Obispo, CA 93403-5360.
5. **Minimum System Requirements.** By agreeing to the terms and conditions of this Agreement and consenting to receive electronic transmission of account statements and disclosures, you are attesting that your Access Device meets the minimum system requirements listed below to view, retain, and print all electronic documents.

<b>Minimum System Requirements for:</b>		
	<b>Personal Computer</b>	<b>Mobile Device</b>
<b>Internet Access / Software</b>	An Internet connection and an up to date Internet browser that is compatible with displaying HTML5 media and supported by your operating system (must accurately read and display .PDF files).	An Internet connection and an up to date mobile Internet browser that is compatible with displaying HTML5 media and supported by your operating system (must accurately read and display .PDF files).
<b>Operating System</b>	An up to date operating system capable of supporting the software above.	An up to date version of Google Android or Apple iOS
<b>Printing / Storing</b>	A printer and/or storage device to print or retain electronic disclosures and documents.	A printer and/or storage device to print or retain electronic disclosures and documents.

You understand that SESLOC does not make any warranties on equipment, hardware, software or Internet Service Provider, or any part of them expressed or implied, including without limitation any warranties or merchantability or fitness for a particular purpose. SESLOC is not responsible for any loss, injury, or damages, whether direct, indirect, special, or consequential, caused by the Internet Service Provider, any related software, or SESLOC's use of any of them or arising in any way from the installation, use or maintenance of your personal hardware, software, or other equipment.

**By providing your consent, you agree to the terms and conditions of the ESIGN Acknowledgement and Consent Disclosure for Electronic Transmission of Periodic Statements, Memberships and Account Disclosures and Notices. You are acknowledging that you were able to access and have read the Disclosure, that you are able to receive, review and either print or electronically save electronic documents, that you have an active email address, that your Access Device, including hardware and software, meets the minimum system requirements and that you affirmatively consent to receive periodic account statements, membership and account documents and other account notices electronically.**