



# Electronic Communications Disclosure and Consent

*Please read this information carefully and print and retain a copy for your reference. This document is provided in accordance with the Electronic Signatures in Global and National Commerce Act.*

You have requested BECU's online services where you can enroll in Boeing Employees' Credit Union ("BECU") membership, Online Banking, eStatements and Online Bill Pay, request services and open additional accounts, and apply for an online Loan Request (collectively, "Online Services"). By utilizing any of BECU's Online Services, you agree that BECU may, but is not obligated to, send any and all of its communications to you electronically (collectively referred to as "Electronic Communications"). Electronic Communications may include information related to any of BECU's Online Services or other deposit and loan products, services or features or our decisions related to your application, terms and conditions that govern any deposit account or loan we make to you and all related disclosures. Electronic Communications may also include important information that you would otherwise receive from us through the mail (such as, but not restricted to, tax documents and tax statements, notices regarding privacy, changes in terms, and periodic statements, as are required under applicable law). This Electronic Communications Disclosure and Consent form informs you of your rights when receiving these Electronic Communications. If you do not wish to receive communications electronically from us, you may make your request or application by telephone, facsimile or in person at any BECU office.

## Consent and acknowledgement

By selecting "Consent" button below, you (including any joint account-holders and co-applicants) acknowledge receipt of this Electronic Communications Disclosure and Consent form, evidence your intent to be bound by the all terms contained herein regarding the Electronic Communications above, and consent to the delivery of Electronic Communications via the Internet to an email address you designate to receive such Electronic Communications, and to the receipt of electronic communication by way of BECU's Online Banking Service. You also confirm that you meet the Hardware and Software Requirements listed below and are able to access and retain Electronic Communications from us. Your Consent to Electronic Communications applies to all Electronic Communications that we provide to you in connection with your Online Services activity or requests, loan applications and products and services which you have in the past, now or in the future, that you may have with BECU. Your Consent to Electronic Communications indicates your consent to receive tax statements and tax documents in electronic format, made available to you in BECU's Online Banking Service. If you consent to Electronic Communications, we will provide the Electronic Communication on our website or we will send you an email that informs you when relevant information is available for your viewing on our website. That communication will include instructions on how to access the information from our website.

## Withdrawing consent

You can elect to withdraw your consent to Electronic Communications at any time by contacting our Contact Center by dialing 206-439-5700 or outside Seattle at 1-800-233-2328 during our business hours. The legal validity and enforceability of prior Electronic Communications will not be affected if you withdraw your consent.

## Hardware and software requirements

To receive Electronic Communications, you must ensure that you are able to receive information electronically and retain it. You must have a computer system with an Internet Web browser capable of 128-bit encryption and Adobe Acrobat Reader in order to receive disclosures electronically. Further, you must have a printer capable of printing any disclosure or statement that are made available on our website and/or emailed to you, and/or have the ability to electronically save and visually display on computer screens such documents.



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## Copies

You may request a paper copy of any Electronic Communication. If you wish to obtain a paper copy of any of the Electronic Communications, you may make a request by dialing 206-439-5700 or outside Seattle at 1-800-233-2328 during our business hours. We will send a paper copy at no charge to you.

## Updating contact information

You are responsible for ensuring that we have your current email address for purposes of receiving Electronic Communications. If your email address changes, contact us via Online Banking Service via myProfile or calling 206-439-5700 or outside Seattle at 1-800-233-2328 to provide us with updated information through which future Electronic Communications will be received by you. If you fail to notify us of any change in your email address, you agree that we may provide Electronic Communications to you at the email address maintained in our records and provided by you. Any Electronic Communications we send to you will be deemed to have been provided on the date we deliver the email to you.