

## Electronic Communications Disclosure and Consent for Business Members

Please read this information carefully and print and retain a copy from <u>becu.org</u> 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 may be able to enroll in Boeing Employees' Credit Union ("BECU") membership, Business Online Banking, eStatements and Online Bill Pay, request services and open additional accounts, and apply for loans(collectively, "Business Online Services"). By utilizing any of BECU's Business 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 Business 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 for Business Members 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 the "Approve" button below, you (including any joint account-holders and any co-applicants) acknowledge receipt of this Electronic Communications Disclosure and Consent for Business Members 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 Communications by way of BECU's Business 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, account and loan applications, and products and services that 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 Business Online Banking Service. If you consent to Electronic Communications, we may provide the Electronic Communication on our website or we may 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 at 800-704-8080 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 is 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.

**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 contacting our Contact Center at 800-704-8080 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 at 800-704-8080 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.