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AND CONSENT

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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.

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.

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