

**PREMIER ONE CREDIT UNION
ELECTRONIC DELIVERY DISCLOSURE**

Authorization and Consent for Electronic Transmission of Disclosures and Ongoing Electronic Statements.

In this Authorization and Consent, I, ME and MY mean each member who signs below. YOU, YOUR and YOURS mean PremierOne Credit Union.

I. Consent to Electronic Delivery of Disclosures.

I understand and agree that the following disclosures are available to me on the e-statement web site and that it is my responsibility to read them:

- Membership Agreement and Disclosures
- Privacy Notice
- Opt Out Privacy Notice
- Fee Schedule
- Electronic Delivery Disclosure
- Error Resolution Notice

II. Initial and Ongoing Consent to Receive Electronic Statements and Electronic Delivery of Subsequent Disclosures.

I understand and agree that the following services and disclosures, and any changes to services and disclosures, will be provided to me electronically, on an ongoing basis (subject to the terms and conditions of the applicable disclosure):

- Membership Agreement and Disclosures
- Privacy Notice
- Opt Out Privacy Notice
- Fee Schedule
- Electronic Delivery Disclosure
- Error Resolution Notice

I understand that you will notify me by e-mail about any changes in terms or fees to the above services and disclosures. I also understand that the updated disclosures or new Schedule of Fees will be made available to me electronically.

I further understand and agree that my account and loan statement(s), marketing material, as well as notices we are required to provide under applicable Federal and State statutes, will be provided to me electronically, on an ongoing basis (subject to the terms and conditions of the Electronic Delivery Disclosure). I also understand and agree that I will not be receiving paper statements or notices delivered via the U.S. Postal Service.

III. Terms and Conditions Applicable to Electronic Delivery (Disclosures and Initial and Ongoing Electronic Statements):

A. I understand and agree that:

1. Transactions and/or Account Information changes performed on any Account indicated below by electronic means where my Password is utilized and/or where the security procedure described below is utilized shall be considered authorized by me.

2. My ongoing consent (Section II) to receive electronic delivery of disclosures electronically is voluntary, and may be withdrawn at any time. I may withdraw consent at any time by logging into eBranch and selecting Paper Statements for this account instead of Electronic Statements. Using this channel it will become effective immediately. I may also request it in writing to: PremierOne Credit Union, 6640 Via Del Oro, San Jose, Ca 95119 and such withdrawal shall become effective no later than fifteen (15) days after receipt by you.

3. My computer system meets the minimum system requirements set forth below. In addition, I have and will maintain a printer capable of printing any disclosures or account statements that are e-mailed to me and/or made available on your web site. In the alternative, I have and will maintain the ability to electronically save and visually display on my computer screen any disclosures and/or account statements that are e-mailed to me and/or made available on your web site.

4. It is my responsibility to update the information in the Account Information screen as necessary, especially my e-mail address. I understand that any changes I make to my Account Information screen, especially my e-mail address, may affect the electronic delivery of disclosures and account statements. Other Account Information changes (name on account, joint ownership status, and physical address) must be made in writing to: PremierOne Credit Union, 6640 Via Del Oro, San Jose, CA 95119).

5. I may request in writing that all disclosures provided to me electronically also be provided in paper for a fee by writing to: PremierOne Credit Union, 6640 Via Del Oro, San Jose, CA 95119.

B. Hardware and Software Requirements

The minimum computer hardware and software requirements to receive and keep the electronic disclosures and notices are:

- Supported browsers should include the last two major versions of the following web browsers: Firefox, Safari, Internet Explorer, Microsoft Edge, and Chrome.
- Cookies and JavaScript must also be enabled in your web browser.
- Adobe Acrobat Reader software.
- An operating system and internet connection capable of receiving, displaying, printing, and/or storing communication from PremierOne Credit Union.
- Pop up blockers may prevent the display of reports and agreements.

C. Security Procedures:

For ongoing electronic delivery of disclosures and account statements, you will utilize the following security and I agree that such procedures, when utilized by you, shall constitute my electronic signature and sufficient authorization for the related transactions:

Account Access -- The first time I use your web site to access my account via eBranch online banking, I will use my Login ID and password. I will not be able to access my statements electronically without this Password. It is my responsibility to protect the Password from unauthorized use.

If I forget my Password, I can click on the "Forgot Password" link or I can call 408-524-4500 or 1-855-500-P1CU (7128) and speak to a Member Service Representative, who can reset my Password. I will need to change my Password the next time I log on to eBranch.