

Cascade Community Credit Union

DISCLOSURE REQUIRED BY FEDERAL LAW

Please read this ELECTRONIC SIGNATURE ACT DISCLOSURE

The terms "We", "Us", "Our", and "Credit Union" refer to Cascade Community Credit Union, and "You", "Your", and "Yourself" refer to each person applying for electronic delivery.

Pursuant to the federal Electronic Signatures in Global and National Commerce (ESIGN) Act, we must obtain your consent prior to delivering legal disclosures to you in an electronic format.

Consent

We are required by law to give You certain information "in writing" . However, with Your prior consent, We may instead provide this information to You electronically. We also need Your general consent to use electronic records and signatures throughout Our relationship with You. To establish Your account online and allow Us to provide You with account disclosures and agreements in an electronic format, You must first review and consent to the terms outlined below. If You would rather not receive Your account disclosures and agreements in an electronic format, You should exit this area of Our website and continue Your application for membership with Your local Cascade Community Credit Union branch.

Documents Sent Electronically

We will provide You all documents used by us in the course of business in an electronic format. At any time, You may opt to receive these documents in paper form. The Documents that will be sent electronically include, but are not limited to, the following:

- Account Statements
- Other communication for important Notices, Disclosures, and/or Product and Service announcements from Us
- Loan Documents
- Auto Loan Statements
- Mortgage Loan Statements
- Secured Loan Statements

Authorization

By clicking accept you agree to receive statements and other documents electronically. To access your statement, you must register for online banking. You will receive instructions on how to access online banking. All other documents will be delivered using DocuSign with the e-mail address on file. You must provide and maintain a valid email address at all times. You can update your e-mail address in online banking, otherwise You must contact Us when You change your email address. Invalid email addresses may be grounds for revoking electronic delivery of the Documents.

Electronic Notification

When We deliver any Documents electronically, We will notify You with the email address We have on file. The notice will only inform You of its availability.

You may update your email address by logging into Online Home Banking. We apologize but we are unable to change an email address through an unsecure email correspondence.

Consent Withdrawal

At any time, You may withdraw Your consent to the electronic delivery of Your statements. Please contact us at 541-672-9000, or email us at info@cascadecu.org and ask to change your statements back to paper delivery.

At Our discretion We may consider an invalid email address, even if valid before, as a withdrawal of consent.

Updated Records

You are solely responsible for providing, maintaining, and updating your contact information and other information pertaining to this Disclosure current with us. To update Your information You may log into Home Banking or contact Us to assist you.

Hardware and Software Requirements

Prior to accepting the electronic delivery of disclosures, you should verify that you have the required hardware and software necessary to access and retain Documents and Disclosures in and electronic format. You will need:

- You must have a personal computer or other device which is capable of internet access
- An internet browser that supports 256-bit encryption such as Chrome, Safari, Edge, or Firefox
- A printer connected to your computer, or
- Sufficient hard drive space or other media (e.g. USB drive or CD) if you plan to download and save documents and disclosures in electronic format
- Software to display PDFs, such as Adobe Reader, which can be downloaded free from get.adobe.com/reader

We may revise hardware and software requirements from time to time as necessary, and if there is a chance that the changes may impact your ability to access the documents we will notify you of these changes 30 days in advance and provide you an opportunity to change your method of receiving disclosures.

Paper Copies

We are not obligated to provide You a copy of the Documents authorized to be sent electronically. If you would like paper copies without revoking Your authorization to electronic delivery, You may either print the Document Yourself, or You may request them directly from Us. We may charge a fee for paper copies. Please see the account fee disclosure.

Communications in Writing

In accordance with the E-Sign Act, electronic communications of the Documents will be considered "in writing" for the purposes of other federal and state laws.

E-Sign Act

Your consent to the electronic delivery of the Documents falls under the jurisdiction of the E-Sign Act, and that We and You intend to comply to the fullest extent possible.

Termination

At Our discretion and if deemed necessary or appropriate, We may terminate Your consent for electronic delivery of the Documents. If such action is taken We will provide You a notice of termination.