



E-Sign Act Disclosure and Consent Agreement

UNIFY Financial Federal Credit Union (UNIFY, we, or us) may be required by law to provide certain notices or disclosures in writing. Described below are the terms and conditions for providing you such written notices and disclosures electronically. Please read the information below carefully and thoroughly. You must demonstrate that you can access this information electronically and agree to these terms and conditions by clicking the 'I agree' button on the electronic consent agreement, or by another electronic method acceptable to us.

All notices and disclosures will be sent to you electronically - Unless you tell us otherwise in accordance with the procedures described herein, we will provide all notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you during the course of your membership in electronic format only. To reduce the chance of you inadvertently not receiving any notice or disclosure, we prefer to provide all notices and disclosures to you by the same method and to the same address that you have provided. Thus, you can receive all disclosures and notices either electronically or in paper format through the paper mail delivery system.

Advise UNIFY of your new email address - Let us know of any change in your email address where notices and disclosures should be sent electronically by calling UNIFY at 877.254.9328 or visit a UNIFY branch.

Getting paper copies - At any time, you may request a paper copy of any document provided or made available to you electronically. You can print agreements and disclosures yourself or you can request that we send a paper copy by contacting us at 877.254.9328 or sending us an email via your eBanking Secure Messages. If you request paper copies of these agreements and disclosures, you may be charged a fee in accordance with our Disclosure of Fees and Charges.

Withdrawing your consent - If you receive notices and disclosures from us electronically, you may at any time change your mind and receive all future required notices and disclosures only in paper format (fee to receive paper statements may apply). To withdraw your consent to receive notices and disclosures in electronic format, contact us at 877.254.9328 or send us an email via your eBanking Secure Messages. In the request you must provide your email, full name, postal address, telephone number, and account number. We do not need any other information from you to withdraw consent.

Consequences of changing your mind - If you elect to receive required notices and disclosures only in paper format, it may delay certain transactions or delivery of services to you because we will first need to send the required notices or disclosures to you in paper format, and then wait until we receive your acknowledgment of receipt of such paper notices or disclosures.

How to contact UNIFY - You may contact us to change how we may contact you electronically, request paper copies of certain documents, and to withdraw your prior consent to receive notices and disclosures electronically as follows:

- Contact us by email at: Unify@UnifyFCU.com (for your protection, do not send sensitive information such as account numbers or password and account information via any general or public email system)
- Contact us via secure email by logging into your eBanking and select Secure Messages
- Contact us by phone via our 24/7 Contact Center at 877.254.9328
- Contact us by mail at the following address:

UNIFY Financial Credit Union
PO Box 10018
Manhattan Beach, CA 90267-9969

Required hardware and software - You must have access to a computer with browser software such as Microsoft Edge; Adobe Acrobat Reader; Internet access, and an active/operating e-mail address (at your cost). Your computer needs to support the following requirements:

Desktop Operating Systems:

- Microsoft Windows 10
- Mac OS X 10.10 +

Mobile Operating Systems (With Wi-Fi, 4G LTE or 5G):

- **Android:** Versions 8.X + Supported
- **Apple:** iOS 13.X + Supported

Additional computer requirements:

- Available browser updates applied for improved security that provide anti-virus and spyware protection
- An internet connection with a minimum of 1 Mbps download speed

Browsers

- Google Chrome (Current and previous two versions) recommended for both Windows and Mac
- Mozilla Firefox (Current and previous two versions) supported for both Windows and Mac
- Microsoft Edge (Current and previous version) supported on Windows only
- Safari (Current and previous two versions) supported on Mac only

These minimum requirements are subject to change based on both operating system and browser support updates on a continual basis. As support is updated, we will ensure that the listing of supported systems is updated as needed.

Federal Law - You acknowledge and agree that your consent to electronic communications is being provided in accordance with and subject to the federal Electronic Signatures in Global and National Commerce Act (E-Sign Act), and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

Termination/Changes - We reserve the right, at our sole discretion, to discontinue the provision of your electronic communications, or to terminate or change the terms and conditions on which we provide electronic communications, including fee discount for receiving paperless eStatements (if applicable). We will provide you with notice of any such termination or change as required by law.

Acknowledging your access and consent to receive materials electronically - You attest and confirm that you can access, read, save, or print this consent agreement and other notices and disclosures electronically. By providing your consent, you are also confirming that you have the hardware and software described above, that you are able to receive and review electronic records, and that you have an active email account. You are also confirming that you are authorized to, and do, consent on behalf of all the other account owners and authorized signers identified with your UNIFY account. Further, you consent and agree to receiving notices and disclosures exclusively in electronic format on the terms and conditions described above. By clicking the 'I agree' button on the electronic consent agreement, or otherwise demonstrating consent in an electronic manner acceptable to us, you agree to the terms and conditions of receiving all materials electronically.