

Thank you for choosing San Diego County Credit Union's ("SDCCU®") eStatement service, which delivers your periodic account and loan statements to you electronically. You are electing to sign up for eStatements for all accounts under your membership agreement. Any subsequent accounts opened under the same membership will automatically be enrolled in eStatements. All SDCCU account statements are provided on a single consolidated statement except for credit cards, Home Equity Lines of Credit and Mortgage Loans.

1. You have the right to receive these eStatement Terms and Conditions in paper form. To receive these written terms and conditions, you can print this page or request a copy by telephone at (877) 732-2848 or by visiting any branch location.

2. Hardware and Software Requirements – We do not officially support a specific operating system or particular browser. To receive statements and terms and conditions electronically related to our products and services, you must have access to:

An electronic device (e.g., computer, smartphone, mobile device, tablet, etc.) suitable to connecting to the internet or downloading our mobile app with the current version (as defined below) of an operating system, such as Windows, Mac OS, iOS or Android, and a web browser, such as Edge, Chrome, Safari or Firefox, that we support;

- A connection to the internet;
- A current version of a program that reads and displays PDF documents, such as Adobe Reader;
- A printer, if you wish to print your disclosures and statements; and
- Sufficient electronic storage capacity, if you wish to retain statements in electronic form.

By "current version", we mean a version of the software that is currently being supported by its publisher. If our hardware or software requirements change, and that change would create a material risk that you would not be able to access or retain your periodic account or loan statements electronically, we will give you notice of the revised hardware or software requirements. Continuing use of this service after receiving notice of the change will be considered reaffirmation of your consent.

3. SDCCU reserves the right to send any correspondence, including periodic share and loan statements as well as communications/inserts provided with statements, in written form delivered via the U.S. Postal Service.

4. Electronically delivered documents have the same legal status as paper copies.

5. Based on this request and consent, paper statements will no longer be generated. This consent may be withdrawn at any time by calling us at (877) 732-2848, sending a Secure Message via Internet Branch online banking or by visiting any of our convenient branch locations. If you no longer choose to have your statements provided electronically, a monthly fee may apply. See the Business and/or Consumer Services Fee Schedule for a complete list of all fees associated with your account. Please allow us ten (10) days to process your request once it is received after which we will provide your statements in paper form. Any statements generated during the ten-day processing time will be delivered electronically.

6. You may request a paper copy of any statement provided to you in an electronic format by contacting us at (877) 732-2848 or by visiting any of our convenient branch locations. Please refer to the Business and/or Consumer Services Fee Schedule, which is available at sdccu.com, for a list of current fees.

7. If you hold multiple membership accounts with SDCCU, you will need to request and consent for electronic delivery of statements for each membership account number separately.

8. Any accountholder of at least 18 years of age has the right to request and consent to electronic statements for this account.

9. You understand that without current contact information, we cannot provide documents to you. Therefore, you agree to promptly provide SDCCU with any updates to your email address by notifying us in writing, contacting us at (877) 732-2848, sending a Secure Message via Internet Branch online banking or visiting any of our convenient branch locations.

10. You agree to promptly review statements, made available to you by SDCCU in an electronic format. Notify us within 60 days if you believe there may be errors in your statement(s) unless another error notification time frame applies.

11. Your consent to receive electronic statements from SDCCU includes consent to receive such statement electronically from SDCCU's authorized service providers that may provide such statements on SDCCU's behalf.

You confirm that you have read and understood the above terms and conditions and are requesting and consenting to receive periodic account and loan statements, including any communications/inserts provided with statements from SDCCU and/or its authorized service providers in an electronic format.