

ELECTRONIC COMMUNICATIONS DISCLOSURE AND CONSENT

Please read this information carefully and print or retain a copy for your records. This document is provided in accordance with the Electronic Signatures in Global and National Commerce Act.

You have requested EDCU's online services where you can enroll in EvergreenDIRECT Credit Unions' ("EDCU") Online Banking, eStatements (electronic statements) and Online Bill Pay, request services, open additional accounts, and apply for an online Loan Request (herein referred to as, "Online Services"). By utilizing any of EDCU's Online Services, you agree that EDCU may, but is not obligated to, send any and all of its communications to you electronically (herein referred to as "Electronic Communications"). Electronic Communications may include information related to any of EDCU's Online Services or other deposit and loan products, services or features or our decisions related to your application, terms and conditions that govern any deposit account or loan we make to you and all related disclosures. Electronic Communications may also include important information that you would otherwise receive from us through the mail (such as, but not restricted to, notices regarding privacy, changes in terms, and periodic statements, as are required under applicable law). This Electronic Communications Disclosure and Consent form informs you of your rights when receiving these Electronic Communications. If you do not wish to receive communications electronically from us, you may make your request or application by telephone, facsimile or in person at any EDCU office.

Consent and Acknowledgement. By selecting the "Accept" button below, you (including any joint account-holders and co-applicants) acknowledge receipt of this Electronic Communications Disclosure and Consent form, evidence your intent to be bound by the all terms contained herein regarding the Electronic Communications above, and consent to the delivery of Electronic Communications via the internet to an e-mail address you designate to receive such Electronic Communications. You also confirm that you meet the Hardware and Software Requirements listed below and are able to access and retain Electronic Communications from us. Your Consent to Electronic Communications applies to all Electronic Communications that we provide to you in connection with your Online Services activity or requests, loan applications and products and services which you have in the past, now or in the future, may have with EDCU. If you consent to Electronic Communications, we will provide the Electronic Communication on our website or we will send you an e-mail that informs you when relevant information is available for your viewing on our website. That communication will include instructions on how to access the information from our website.

Withdrawing Consent. You can elect to withdraw your consent to Electronic Communications at any time through one of the methods described below under "How to Contact Us". We may treat your provision of an invalid email address or subsequent malfunction of a previously valid email address or cancellation of participation in our Online Banking product as a withdrawal of your consent to receive eStatements. 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 or have sufficient electronic space to store such documents.

Availability of Paper Records. For deposit accounts on which you have elected to receive only eStatements, paper copies of any statement or Legal Disclosures available to you electronically will not be distributed to you except under the following circumstances:

- If we are otherwise unable to provide copies of any statement or Legal Disclosures to you electronically, or
- Upon your request

If you wish to obtain a paper copy of any legal disclosure or statement you may log in to our website and print the disclosure or statement, or you may submit to us a separate request for each paper copy through one of the methods described below under "How to Contact Us". Include in your communication to us your name, address, account number and the information you are requesting.

A separate charge may apply for each paper copy of a legal disclosure or statement provided to you for any of the above reasons. Please refer to your fee schedule for our current fees applicable to this service. These fees may change from time to time, and we will notify you of any such change.

Updating Contact Information. You are responsible for ensuring that we have your current e-mail address for purposes of receiving Electronic Communications. If your e-mail address changes you can update your information via Online Banking under User Profile or by contacting us through one of the methods described below under "How to Contact Us" 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 e-mail address, you agree that we may provide Electronic Communications to you at the e-mail 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 e-mail to you.

How to Contact Us. If you wish to contact us for one of the above purposes, you must use one of the following methods.

- Via Online Banking secure mail under Services/Contact Us.
- Via Telephone at (800) 327-4286
- In Writing at:

EvergreenDIRECT Credit Union
PO Box 408
Olympia, WA 98507

For more contact options, please visit our website and select the Contact Us link located at the top of the page.

NOTE: Please do not communicate any sensitive information with us via regular e-mail because we cannot assure the security of the information sent to us via this channel, and it is possible that such information could be intercepted during transmission.

By clicking the "Accept" button, you (i) agree that this Electronic Communications Disclosure and Consent Form constitutes a part of any applicable Service agreement, (ii) agree that your use of electronic sounds, symbols, or processes provided by us to establish your acceptance of our agreement to Service terms, conditions, and/or Legal Disclosures (e.g., an electronic "Accept" button) constitutes your electronic signature and signifies your intent to be bound, (iii) consent to receive an electronic record of Legal Disclosures and/or other Electronic Communications in lieu of a hard or paper copy or version thereof (provided, that if you are a consumer customer, your consent to receive electronic Legal Disclosures may be withdrawn as described above), (iv) acknowledge and demonstrate your ability to access, view, save and/or print this electronic notice, Legal Disclosures, other Electronic Communications Information and your satisfaction of the software and hardware requirements described above. If you do not "accept" this agreement, you will not be permitted to use the applicable service.