Electronic Communications & eStatement Consent (ESIGN) AGREEMENT

You must read this Federal ESIGN Disclosure and Consent Agreement carefully and print a copy and/or retain this information electronically for your records

The federal Electronic Signatures in Global and National Commerce Act ("ESIGN ") and the California Uniform Electronic Transactions Act ("California UETA") allow Valley Strong Credit Union to provide certain records, disclosures, notices, and account statements electronically with your consent. This Agreement explains your rights and your consent to receive Electronic Communications electronically, including your periodic account statements (eStatements). For purposes of this Agreement, "we," "us," "our," "Valley Strong," and "Credit Union" mean Valley Strong Credit Union. "You" and "your" mean each participating member who consents to receive Electronic Communications. "Electronic Communications" means account agreements, disclosures, notices, statements, tax documents, privacy notices, and other information relating to your accounts, products, or services.

Scope of Communications to be Provided in Electronic Form. Your consent applies to the following Electronic Communications:

- Periodic account statements (eStatements);
- Account agreement and related disclosures;
- Billing statements, or disclosures for your Accounts or associated payment features;
- Notices or disclosures about a change in the terms of your Account or associated payment features;
- Legal or regulatory notices or disclosures associated with the Account, or that are required by law to be provided to you in writing;
- Privacy policies and notices;
- Marketing Communications that we may include from time to time.

Method of Delivery. We may provide Electronic Communications by:

- Online Banking or Mobile Banking;
- Email notification via the Email address provided by you that an Electronic Communication is available;
- Secure electronic messages or notifications;
- Any other electronic method permitted by law.

Hardware and Software Access Requirements. To access Electronic Communications, you must have:

- Internet access;
- A computer, tablet, smartphone, or other compatible device;
- A current web browser or the Valley Strong Mobile Banking application;
- The ability to view, download, save, or print Electronic Communications.

Demonstration of Access. By electronically accepting this Agreement, you confirm that you are able to access and review this Agreement and future Electronic Communications using the device and software you intend to use. You further confirm that you are able to access Electronic Communications in this format and can retain them by downloading, saving, or printing them if you choose.

Right to Receive Paper Communications. After your consent becomes effective in this voluntary Service, we will not send you a paper copy of any Communication, unless you request it or we otherwise deem it appropriate to do so. Although you have elected for electronic delivery of Communications, you may obtain a paper copy of an electronic Communication by printing it yourself or by telephoning the Credit Union at (661) 833-7900 or writing to: Valley Strong, PO Box 9506, Bakersfield, CA 93389. Any applicable fee for paper statements is disclosed in our current Schedule of Fees.

Communications in Writing. All Communications in either electronic or paper format from us to you will be considered "in writing." You should print or download for your records a copy of this Agreement and any other Communication that is important to you.

Electronic "Signature" Agreement & Security. By selecting "I Agree," checking a consent box, clicking an acceptance button, or otherwise electronically accepting this Agreement, you agree that your electronic signature has the same legal effect as your handwritten signature. You agree and acknowledge that you will keep your PIN and other security codes and identification data confidential, and you will immediately notify the Credit Union should you believe that your PIN has been lost, stolen, compromised, or that an unauthorized person has electronically accessed your accounts.

How to Update Your Records. Your Email address or other electronic contact information is required to participate in Valley Strong's Electronic Communications Service. It is your responsibility to provide us with a true, accurate and complete Email address or other electronic contact and other applicable information related to the Disclosure of your Account(s), and to maintain and update promptly any changes in this information. You can update information (such as your Email address or other electronic contact information) through Online Banking, or by calling the Credit Union at (661)833-7900. You agree to accept responsibility for notifying us if your Email address or other electronic contact information changes. We are not liable for any third-party fees incurred, other legal liability, or any other issues or liabilities arising from statements or notifications sent to an invalid or inactive Email address or other electronic contact information that you have provided. Your participation in the Service may be discontinued and subsequent Communications distributed to you in paper form if you do not provide us with a valid Email address or other electronic contact information. There may be a fee associated with paper statements, so please refer to Valley Strong's Schedule of Fees.

How to Withdraw Consent. You have the right to withdraw your consent to receive Communications in electronic form at any time. If you elect to withdraw your consent, your participation in the Service will be terminated. There may be a fee associated with paper statements, so please refer to Valley Strong's Schedule of Fees. You may withdraw your consent at any time through Mobile Banking, Online Banking, or by sending us written notice to P.O. Box 9506, Bakersfield, CA 93389. Any withdrawal of your consent to receive electronic Communications will be effective only after we have had a reasonable period of time to process your withdrawal and will mean that you will no longer receive electronic Communications.

Contractual Agreements/Modification. This electronic consent supplements and modifies other agreements that you may have with the Credit Union. To the extent that this consent and another agreement contain conflicting provisions, this consent will govern the delivery of electronic Communications, but all other contractual obligations of the parties remain subject to the terms of any other agreements. For example, you will still be required to review any account statements and notify the Credit Union within established time periods if there are any errors in your statement.

Authorization Consent. By providing your consent, you represent that you are authorized to do so for all persons authorized to access the applicable Account.

Email Communications. You acknowledge and agree that the Internet is considered inherently insecure. While online security is a top priority at Valley Strong Credit Union, you agree that we have no liability to you whatsoever for any loss, claim or damages arising or in any way related to our response(s) to any Email or other electronic Communication that we in good faith believe you have submitted to us. We have no duty to investigate the validity or to verify any Email or other electronic Communication. Therefore, we may respond to any Email at either the address provided with the Communication, the Email address in your Membership Account Agreement, or any other application or written Communication actually received by us.

Although we have no obligation to do so, we reserve the right to require authentication of emails or electronic Communication. The decision to require authentication is at the sole discretion of the Credit Union. We will have no obligation, liability or responsibility to you or any other person or company if you do not act upon or follow any instruction to you if a Communication cannot be authenticated to our satisfaction.

Federal Law. This Agreement is governed by the federal Electronic Signatures in Global and National Commerce Act (15 U.S.C. §7001 et seq.), the California Uniform Electronic Transactions Act, and other applicable laws.

Termination or Changes. We reserve the right, in 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. We will provide you with notice of any such termination or change as required by law.

Agreement. By selecting "I Agree," checking the applicable consent box, or otherwise electronically accepting this Agreement, you:

- Affirmatively consent to receive Electronic Communications, including eStatements, electronically;

- Confirm that you have accessed and reviewed this Agreement electronically and are able to access and retain future Electronic Communications in the manner described in this Agreement;
- Agree that your electronic signature has the same legal effect as a handwritten signature;
- I understand that access to electronic account statements requires enrollment in Online Banking. If I am not currently enrolled, electronic delivery of statements will begin only after my Online Banking enrollment has been completed.

-IMPORTANT-
YOU SHOULD RETAIN A COPY OF THIS AGREEMENT FOR YOUR RECORDS



Federally Insured by NCUA