

# Electronic Records

You understand and agree to be bound by the terms and conditions of this Consent, and authorize the Credit Union to provide to you in electronic format, by electronic email or website posting, or through logged in website interaction, the following communications (collectively referred to herein as "Communications") regarding your accounts:

- Schedule of Fees;
- Disclosure of Account Information;
- Rates;
- Any Communications provided by the Credit Union relevant to your new account application;
- Any change in terms or special notices that are applicable to the Communications identified above. This includes special notices that federal laws and regulations might require the Credit Union provide to you, from time to time; and
- Any notice regarding hardware or software changes that may impact your ability to access Communications, including any notice revoking or limiting access to our website to access a Communication or certain information previously provided to you.

## **Paper Copies**

You may obtain paper copies of any of the Communications the Credit Union provides to you electronically by sending your written request to Golden 1 Credit Union, P.O. Box 15966, Sacramento, CA 95852-0966 or by calling us at 1-877-GOLDEN 1 (1-877-465-3361). If you request a paper copy, the Credit Union will provide the initial copy to you free of any Credit Union fees or charges. The Credit Union will mail paper copies of a Communication to you (at the address shown on the Credit Union's records) within ten (10) business days after the date the Credit Union receives your request. Although we do not currently impose a fee or other charge for the initial paper copy of your Communications, we reserve the right to impose a fee or charge in the future and to change such a fee at any time.

## **Withdrawal of Consent**

If you wish to withdraw your consent, you may do so at any time. Withdrawal of your consent will immediately terminate the delivery of future Communications to you in electronic form. To withdraw your consent, all you need to do is contact the Credit Union by phone at 1-877-GOLDEN 1 (1-877-465-3361), or write to us at Golden 1 Credit Union, P.O. Box 15966, Sacramento, CA 95852-0966. Your withdrawal will not affect previously delivered electronic Communications. We do not currently impose any fee or other charge if you choose not to give your consent or if you withdraw your consent. However, we reserve the right to impose a fee in the future and to change such a fee at any time.

## **Hardware or Software Requirements**

In order for you to access and retain the Communications, you will need a computer as well as a working connection to the Internet. Golden 1 Credit Union supports the two most recent publicly released versions of the following browsers:

- Windows®
  - o Internet Explorer®
  - o Firefox®
- Mac®
  - o Safari®

You can download or print the disclosures, to download the disclosures Adobe® Reader® software is required. Golden 1 supports the two most recent versions of Adobe Reader.

If the Credit Union changes the minimum hardware or software requirements needed to access or retain the Communications, and the change creates a material risk that you will not be able to access or retain a subsequent record, then before the change takes effect the Credit Union will advise you of the change and let you know what the new requirements are.

The Credit Union will notify you by email, and at that time, you will be allowed to choose whether you still want to give the Credit Union your consent to receiving Communications by electronic means. If not, you will be allowed to withdraw your consent at that time.

## **How the Service Works**

The Communications will be provided to you after you give your consent, by clicking "I Accept," below. Also, you may periodically receive an email notification that an electronic record or notice is available for review, and you will be directed to information posted at the Credit Union's website. To view the Communications, you may need to access the Credit Union's website. We reserve the right, from time to time, to deliver one or more Communications in paper form instead of electronic form by mailing the Communications to the last known mailing address on our records for you. In the event that we do so, we are in no way terminating this Consent and we may continue to provide Communications to you in electronic form.

## **Email Address**

In order to ensure that the Credit Union is able to provide you with Communications, important notices and other information from time to time, you must provide the Credit Union with your current email address and update the Credit Union with any changes. You can update your email address by sending an [email](#) or calling 1-877-GOLDEN 1 (1-877-465-3361). If you fail to update or change an incorrect email address or other contact information, you understand and agree that any Communications shall nevertheless be deemed to have been provided to you if they were made available to you in electronic form on our website or emailed to the email address we have for you in our records.

We reserve the right, in our sole discretion, to discontinue providing records in electronic form. We also reserve the right to change the terms and conditions of this disclosure and Consent. If required by law, we will provide you with notice of any such termination or change and request a new Consent.

If you download or print any confidential materials, such as your application for membership, be sure that you store them in a secure environment, just as you would paper-based Credit Union records.