

Electronic Communications Agreement
Effective July 26, 2025

CONSENT TO RECEIVE ELECTRONIC COMMUNICATIONS, INCLUDING CONSUMER DISCLOSURES

Please read this consent ("Consent") completely. This Consent covers electronic records, including consumer disclosures, as specified below, provided by The Golden 1 Credit Union (the "Credit Union"). The words "we," "us," "our" and other similar terms refer to the Credit Union, and the words "you," "your" and other similar terms mean you, the individual(s) or entity identified on the account(s). For this electronic service enrollment process, consent by any one authorized user will be effective for all authorized users on the account(s).

If you choose not to agree by clicking the "I Decline" button below, you will not be eligible to enroll in or use the electronic services.

Electronic Records - Communications

By clicking the "I Accept" button, 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 through the utilization of electronic email, or website posting or through logged in website interaction, the following communications (collectively referred to herein as "Communications") regarding your accounts:

- 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;
- Federal Notice of Your Financial Privacy Rights, including the California State Important Privacy Choices for Consumers;
- Digital Banking Services Agreement, which includes Terms and Conditions for the following services as well as information the Credit Union is required to disclose under the Electronic Funds Transfer Act and its implementing Regulation E, and the Expedited Funds Availability Act and its implementing Regulation CC:
 - Online Banking;
 - Bill Payment;

- Internal and External Transfers;
- Mobile Banking;
- Mobile Deposit;
- G1 Rewards;
- Card Management;
- Text Banking and Alerts Services

Please be aware that this Consent only covers electronic communications and does not automatically opt you into receiving online statements and notices for your account(s). If you wish to sign up for online statements and notices, you will need to do so separately by logging into Online Banking and selecting the "Documents" link, or by logging into Mobile Banking and selecting "Documents & statements" under the "More" menu.

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 The 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)** or logging on to your online account at golden1.com. If you request a paper copy of any Communications, the Credit Union will provide the initial copy to you free of any Credit Union fees or charges. Although we do not currently impose a fee or other charge for the initial paper copy of Communications, we reserve the right to do so in the future and to change such fee at any time as set forth in our [Fee Schedule](#). 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.

Withdrawal of Consent for Communications

If you wish to withdraw your consent to receive electronic Communications, you may do so at any time. Withdrawal of your consent will immediately terminate the delivery of future Communications to you in electronic form. If you elect to receive Communications only in paper format, it may slow the speed at which we can complete certain steps in transactions with you because we will need first to send the Communications to you in paper format, and then wait until we receive back from you your acknowledgment of your receipt of such paper Communications.

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 The Golden 1 Credit Union, P.O. Box 15966,

Sacramento, CA 95852-0966. Your withdrawal will not affect the previously delivered electronic Communications.

We do not currently impose any fee or other charge if you choose not to consent or if you withdraw your consent. However, we reserve the right to impose a fee in the future and to change such 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. The Golden 1 Credit Union supports the two most recent publicly released versions of the following browsers:

- Windows®
 - [Internet Explorer®](#)
 - [Firefox®](#)
 - [Chrome®](#)
- Mac®
 - [Safari®](#)

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 may 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. You may periodically receive account notices by email. These notices will be sent directly to your email address to provide you with important balance and account status updates. Also, you may periodically receive an email notification that an electronic record is available for review and you will be directed to information posted on the Credit Union's website. To view some of the Communications, you may need to access the Credit Union's website, open the secure connection for online financial services and click on the necessary tabs (for example, when accessing electronic records that contain personally

identifiable financial information). 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, 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 logging on to your account online at golden1.com and following the instructions to update your email address. 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 transaction history, be sure that you store them in a secure environment, just as you would paper-based Credit Union records.

ACCEPT OR DECLINE.

To confirm that you can access this information electronically, which will be similar to other electronic notices and disclosures that we will provide to you, please verify you were able to read this electronic disclosure and that you were able to print or save this document for your future reference.

Click on the "**I Accept**" button to agree to this Consent and the electronic delivery of Communications.

Select the "**I Decline**" button to decline electronic delivery of Communications and exit from these setup procedures.

IT IS RECOMMENDED THAT YOU PRINT THIS DOCUMENT FOR FUTURE REFERENCE.