

ESIGN CONSENT AND DISCLOSURE

You may withdraw this consent to receive electronic communications at any time without fees or penalties by calling us at (800) 222-1226; sending written instructions to F&A Credit Union, PO Box 30831, Los Angeles, CA 90030-0831; or by visiting a branch. If you withdraw your consent to receive electronic communications, any product(s) requiring electronic communications will be converted to a standard product(s) of a similar type.

This ESign Consent and Disclosure provides you with information required by the Electronic Signatures in Global and National Commerce Act (ESIGN Act) and applies to all communications for accounts, products, and services offered or accessible through F&A Federal Credit Union (F&A Credit Union). You acknowledge and agree that your consent to electronic communications is being provided and that you and we both intend that the ESIGN Act fully applies to validate our ability to conduct business with you by electronic means. The words we, us, and our, refer to F&A Credit Union, and the words you and your mean you, the individual(s) or entity identified on your account(s). This Disclosure applies to accounts, products, and services you have with us now or in the future.

Scope of Disclosure: This Disclosure informs you of your rights and obligations when receiving certain Communications from F&A Credit Union. Communications mean any member account agreements or amendments thereto, monthly billing or account statements, tax statements, legal and regulatory disclosures, notices, responses to claims, transaction history, privacy policies and all other information related to accounts, products, and services, including but not limited to information that we are required by law to provide to you in writing. At times, written communication, disclosures, and notices may be mailed to you, and you should continue to review any correspondence you receive from us in the mail.

This Disclosure applies to all currently eligible accounts or applications you have with F&A Credit Union and eligible accounts you may open or applications you may make with F&A Credit Union in the future.

Consent: All communications that we provide to you in electronic form may be accessed by one or more of the following methods: (1) your preferred email; (2) a website that we will designate in an email we send to you at the time the information is available; (3) to the extent permissible by law, access to a website that we will generally designate in advance for such purpose; or (4) by requesting you download a PDF file containing the communication.

How to Withdraw Consent: You may withdraw your consent to receive electronic communications at any time without fees or penalties by calling us at (800) 222-1226; sending us written instructions via U.S. mail to F&A Credit Union, PO Box 30831, Los Angeles, CA 90030-0831; or by visiting a branch. You acknowledge and understand that if you withdraw your consent to receive electronic communications, any product(s) requiring electronic communications will be converted to a standard product(s) of a similar type.

Your withdrawal of consent will be effective after we have a reasonable amount of time (generally 7 – 10 business days) to process it and will result in the conversion of products(s) requiring electronic communications to our standard product(s) of a similar type.

Maintaining and Updating Your Contact Information: It is your responsibility to provide us with an accurate and complete preferred email address, contact phone number, and other information related to this Disclosure and your account(s). You can

update your contact information in digital banking; by writing to us at F&A Credit Union, PO Box 30831, Los Angeles, CA 90030-0831; or by visiting a branch.

You agree that if we send a communication to your preferred email address on record, and the email is undeliverable, we will be deemed as having delivered the communication to you. We have no obligation to send a duplicate paper copy of any communication to you in the event your preferred email is undeliverable.

If you do not provide a valid preferred email address, or your email address becomes invalid, we may determine that you have withdrawn your consent to receive electronic communications in accordance with this disclosure.

Hardware and Software Requirements: To receive all communications electronically, you must have one or more of the following:

- A valid preferred email address which can be created and edited in digital banking;
- An up-to-date web browser, such as Chrome, Firefox, Microsoft Edge, Safari;
- A current version of the F&A Credit Union mobile banking application (in the App Store® or Google Play™);
- A connection to the internet;
- A current version of a program that reads and displays PDF documents, such as Adobe Acrobat Reader®, for viewing and retaining certain disclosures;
- A printer, if you wish to print your disclosures and retain your records;
- The capacity to store information; and
- An internet access device, such as a smartphone, tablet, computer desktop, or laptop, with an operating system (Windows®, MacOS®, iOS, or Android™) capable of supporting the above.

By “current version,” we mean a version of the software that is supported. We reserve the right to discontinue support of a version of software for security or stability purposes. We may not support some older operating systems or web browsers, so if you are using an outdated version, you may need to update it to get access to our digital banking platform. From time to time, we may offer services or features that require your web browser to be configured in a particular way, such as permitting the use of JavaScript or cookies. If we detect that your web browser is not properly configured, we will provide you with notice and advice on how to update your configuration. If you are unable to update your configuration you have the right to withdraw your consent without fees or penalties.

Requesting Paper Copies: You should not expect to receive a paper copy of any communication unless you request it or we otherwise deem it appropriate to provide a paper copy. To request a paper copy, contact us at (800) 222-1226 or visit a branch. We may charge you a fee for paper copies; please see our Schedule of Fees and Charges for more information.

Acceptance and Consent: By clicking 'I Agree,' you confirm that you were able to access and read this Disclosure electronically, which demonstrates your ability to access electronic communications in this format, and acknowledge that you have read, understand, and agree to be bound by the Consent and Disclosure and to receive electronic documents according to the process described herein.

