

## Online Account Opening e-Sign Disclosure and Consent

Please review this document carefully and print a copy for your reference; you can access an online copy at any time by navigating to the "e-Communication Preferences" section by clicking on the "Manage my Settings" link on your Account Homepage.

This Online Account Opening e-Sign Disclosure and Consent ("Disclosure"), applies to all communications for those products and services offered through Coastal Federal Credit Union's online loan and account application system ("Online Account Opening Service").

### Scope of Communications to Be Provided in Electronic Form

When you use a product or service to which this disclosure applies, you agree that Coastal Federal Credit Union ("We") may provide you with any communications in electronic format and that we may discontinue sending paper communications to you, unless and until you withdraw your consent as described below. Your consent to receive electronic communications and transactions includes, but is not limited to:

- All legal and regulatory disclosures and communications associated with the product or service available through the Online Account Opening Service for your account.
- Notices or disclosures about a change in the terms of your account.
- Privacy policies and notices.

### Method of Providing Communications to You in Electronic Form

All communications that we provide to you in electronic form will be provided either (1) via email, (2) by access to a website that we will designate in an email notice we send to you at the time the information is available.

### How to Withdraw Consent

You may withdraw your consent to receive communications in electronic form by selecting that option under your "e-Communication Preferences" section, which is accessible from your Account Homepage by clicking on the on the "Manage my Settings" link. No fees will be imposed to process the withdrawal of your consent to receive electronic communications; however, your access and use of the Online Account Opening Service will be terminated. Any withdrawal of your consent to receive electronic Communications will be effective only after we have a reasonable period of time to process your withdrawal.

### How to Update Your Records

It is your responsibility to provide and maintain a current email address. You can update information (such as your email address) under your "Update email Address" section, which is accessible from your Account Homepage by clicking on the on the "Manage my Settings" link.

## Hardware and Software Requirements

In order to access, view, and retain electronic communications that we make available to you, you must have:

- A personal computer.
- Internet browser that supports 128-bit encryption.
- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit.
- An email account with an Internet service provider and email software in order to participate in our electronic communications programs.
- An operating system and an Internet connection capable of receiving, accessing, displaying, and either printing or storing Communications received from us in electronic form via a plain text-formatted email or by access to our web site using one of the browsers specified above.

## Requesting Paper Copies

We will not send you a paper copy of any communication, unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic communication by printing it yourself or by requesting that we mail you a paper copy, provided that such request is made within sixty (60) days after we first provided the electronic communication to you. To request a paper copy, please submit your request to [green@COASTAL24.com](mailto:green@COASTAL24.com) or call 800-868-4262.

## 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 disclosure and any other communication that is important to you.

## Consent

By selecting "I have read and agree to Coastal Federal Credit Union's Online Account Opening Disclosure and Consent form," you consent to receive all receive communications regarding products and services that are offered through our Online Account Opening Service. You further agree that your computer satisfies the hardware and software requirements specified above and that you have provided us with a current email address at which we may send electronic communications to you.