

E-SIGN ACT CONSENT AND DISCLOSURE

Please read this information carefully and print a copy and/or retain this information electronically for future reference.

Introduction. Before Wescom Central Credit Union ("Wescom" or "We") can proceed with your request to conduct business electronically, we are required to provide you with the following information as required by the Federal Electronic Signatures in Global and National Commerce Act ("ESIGN"), and obtain your consent to the electronic delivery of documents and information in connection with your relationship with Wescom.

Applicability of Your Consent. Your consent to the electronic delivery of documents and information in connection with your relationship with Wescom applies to establishing your membership, accounts, online loan applications and requests for other Wescom products and services. This includes, but is not limited to, the electronic delivery of disclosures, periodic statements, and other Communications to the extent allowed by law. Unless you tell us otherwise, your consent permits us to electronically deliver to you, initially and on an ongoing basis, all future Communications during the course of your membership with us. Your consent will also apply to any other person named on your Account(s) as a co-owner or authorized signer.

All Agreements and Disclosures Are "In Writing". All Communications in either electronic or paper format from us to you will be considered "in writing" and available for you in a form you may keep by printing or downloading the documents, as well as any other Communication that is important to you. At our discretion, we may provide some or all of these Communications by mail.

Requesting Paper Copies. At any time, you may request a paper copy of any document provided or made available to you electronically. You can print agreements, disclosures, statements and other electronic records relating to your accounts yourself, or you can request that we send a paper copy by contacting us at 1-888-4WESCOM (1-888-493-7266) or sending us an email via your eBanking Secure Messages. You may also write to us at Wescom Credit Union, 123 S. Marengo Avenue, Pasadena, CA 91101. If you request paper copies of these agreements and disclosures, you may be charged a fee in accordance with our Schedule of Fees and Charges.

Hardware and Software Requirements. In order to access, view, and retain electronic Communications that we make available to you, you must meet the following Hardware and Software Requirements - You must have access to an Internet-enabled mobile computing device (e.g., smartphone or tablet), or a computer with the most current Microsoft® or Macintosh Operating System, the most current or prior version of an Internet browser such as Microsoft Edge, Google Chrome, Mozilla Firefox, or Safari and Adobe Acrobat Reader and a current and valid email address. We will notify you if our hardware, software or other system requirements change.

Method of Providing Communications to You in Electronic Form. All Communications that we provide to you in electronic format 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; (3) by access to the eBranch mail box; (4) our Mobile Application ("Mobile App"); or (4) by requesting that you download a PDF file containing Communications.

Withdrawing Consent. You may withdraw your consent to receive notices and disclosures in electronic format by changing your delivery method on eBranch or by providing written notice to us at Wescom Credit Union, 123 S. Marengo Avenue, Pasadena, CA 91101 with the details of your request. Please note, if you are receiving online account statements, the termination will cause paper statements to be mailed to you via U.S. Postal Service. **A fee to receive paper statements may apply.** 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.

At our option, we may treat your provision of an invalid email address, or the subsequent malfunction of a previously valid email address, as a withdrawal of your consent to receive electronic Communications.

Email Address and Keeping your information Current. It is important that you maintain a valid email address so that we may contact you regarding your membership, account(s), loan(s) and any related products and services you have requested. You agree to maintain a valid email address and promptly notify us of any changes to your email address. You may update your email address from the Options menu in eBranch at any time, and your change will take effect a reasonable time thereafter. We are not liable for any third-party incurred fees, other legal liability, or any other issues or liabilities arising from statements or notifications sent to an invalid or inactive email address that you have provided.

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.

By clicking the "I Agree" button below, you acknowledge that you have read and agree to the terms in this "E-SIGN ACT CONSENT AND DISCLOSURE" and affirmatively consent to receive, and acknowledge that you can receive, access and retain electronic Communications with Wescom Central Credit Union. You attest and confirm that you can access, read, save, or print this Consent Agreement and other notices and disclosures electronically. By providing your consent, you are also confirming that you have the hardware and software described above, that you are able to receive and review electronic records, and that you have an active email account. You are also confirming that you are authorized to, and do, consent on behalf of all the other account owners and authorized signers identified with your Wescom Central Credit Union account(s).

You understand and agree that Wescom Central Credit Union will not be liable for any loss, liability, cost, expense, or claim for acting upon this authorization or arising from your use of the products or services provided pursuant to this Agreement.