

In order to take advantage of the convenience and full functionality of our Online Application you must consent to receive communication and conduct transactions electronically. Please review the following disclosure.

Online Application Center E-Sign Disclosure and Consent

This Online Application Center E-Sign Disclosure and Consent as amended from time to time ("Agreement") sets forth the terms and conditions governing the use of The Police Credit Union's "Online Application Center" service. Disclosure information that applies to the Online Application Center is provided below. Please read this Agreement completely and retain a copy for your personal records. 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 Agreement applies specifically to all communications for those products and services offered through our Online Application Center. For disclosures and information regarding Online Banking or E-Statements see the Online Banking Electronic Funds Transfer Disclosure and Agreement, available to Members upon sign-up for that other service.

Scope of Communications to Be Provided in Electronic Form

By accessing the Online Application Center, you acknowledge electronic receipt of The Police Credit Union's Online Application Center E-Sign Disclosure and Consent. You agree that you have read this Agreement in its entirety and will abide by its terms and conditions. You agree that we may provide you with any communications in electronic format, and that we may not send paper (non-electronic) 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 products and services provided through the Online Application Center.
- 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 communication that we provide to you in electronic form will be provided either (1) via email, (2) by access to a web site that we will designate in an email notice we send to you at the time the information is available, (3) during the Online Application Center process itself.

How to Withdraw Consent

You may withdraw your consent to receive communications in electronic form at anytime by selecting that option under the "E-Communications Preferences" section, which is accessible from your "Account Homepage" on the "Manage my Settings" link. No fees are imposed to process the withdrawal of your consent to receive electronic communications; however, your access and use of the Online Application Center may 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 request.

Withdrawal of consent is specific to receiving electronic communications through the use of the Online Application Center, withdrawal of consent for receipt of electronic communications via Online Banking and E-Statements must be requested separately.

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 the "Update Email Address" section, which is accessible from your "Account Homepage" by clicking 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:

- An internet browser that supports 128 bit encryption.
- Sufficient electronic storage capacity on your computer's hard drive or other storage unit.
- An email account with an Internet Service Provider and email software in order to participate in our electronic communications programs.
- A personal computing device capable of accessing the Internet.
- 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 website using a supported web browser.

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 a reasonable time after we first provided the electronic communication to you. To request a paper copy, please submit your request to: The Police Credit Union, 1250 Grundy Lane, San Bruno, CA 94066, or call us at 415.564.3800.