

**ORANGE COUNTY'S FEDERAL CREDIT UNION
E-SIGN DISCLOSURE AND CONSENT
DIGITAL ACCOUNT OPENING**

This E-Sign Disclosure and Consent ("Disclosure") documents your consent to conduct transactions electronically and to receive electronic documents concerning transactions listed below through this online platform. We recommend you print and retain a copy of this Disclosure and all the disclosures and agreements related to such transactions.

Once you consent, you will be able to submit your application to open new membership and/or accounts and related products/services through this online platform. If you do not consent, you will not be able to apply through this online platform. Regardless of whether you consent, you will still be entitled to apply to open a new membership and/or account(s) and related products/services through other methods that we permit, such as in person.

You understand, prior to consenting, that:

1. Your consent applies only to conducting transactions electronically of new membership, new account application(s), and/or related products/services, and to receiving electronic documents which include disclosures, agreements, and select notices concerning such transactions, through this online platform;
2. Unless you consent, you have the right to receive all required disclosures in paper or non- electronic form;
3. Even after consent, if you want to receive a paper copy of the documents in addition to the electronic documents you can obtain one by calling or writing us at the number or address listed below;
4. You can withdraw your consent at any time by calling or writing us at the number or address listed below; and
5. By consenting to conduct transactions, sign and receive disclosures and notices electronically, you agree to provide us with the information (such as current email address) needed to communicate with you electronically and update us as to any changes in such information. It is your responsibility to provide us with a true, accurate and complete email address, contact, and other information related to this Disclosure and our account(s), and to maintain and update promptly any changes in this information. You can update information (such as your email address) by calling or writing Orange County's Federal Credit Union at the number or address listed below.

We reserve the right to provide any disclosures, statements, or notices in writing, rather than electronically. Except as otherwise provided in this or other agreements, by law, or on our website, you cannot give us notices electronically, and all notices from you must be in writing. All communications and disclosures that we provide you in electronic form will be provided either (1) directly to you during your visit to our website or (2) we will send you an email notice that informs you that an electronic communication is available for your viewing on our website.

We will not impose any fee to process the withdrawal of your consent to receive electronic documents. However, depending on your account type, your account may be charged a monthly service charge.

Hardware and Software Requirements

To access and retain the Electronic Communications, you will need a device capable of accessing the Internet, access to an e-mail account and an internet browser that supports 128-bit encryption. To read certain documents, you may also need a PDF file reader like Adobe® Acrobat Reader. To retain a copy of Electronic Communications for future reference, you will need a printer or a storage device with sufficient space, such as your computer's disk drive.

Contact Information

Orange County's Federal Credit Union
Attention: Member Operations (Digital Account Opening)
P.O. Box 11777
Santa Ana, CA 92711-1777

(888) 354-6228

Monday – Friday 8:00 am to 7:00 pm Saturday 9:00 am to 2:00 pm