



Online Services E-SIGN Act Consent and Disclosure

In this Online Services E-SIGN Act Consent and Disclosure the terms “you”, “your” and “yours” each mean the CBC Federal Credit Union Account Owner, authorized signer and/or authorized user. The terms “we”, “us”, “our”, “ours”, and “CBC” each refer to and mean CBC Federal Credit Union.

This Online Services E-SIGN Act Consent and Disclosure provides important information required by the Electronic Signatures In Global and National Commerce Act (E-SIGN Act) and applies to your consent to and your request for the electronic delivery of all Communications for and relating to your membership and the accounts, products and services offered and/or accessible through CBC Federal Credit Union’s online services, including Online Banking, the e-Statement Service, POP Money, Bill Pay Service, and Mobile Remote Deposit Capture Service, as well as access to those online services via our Mobile Banking Application (“App”).

“Communication(s)” means: all agreements and disclosures and any and all amendments thereto, as permitted by law; product, service, and fee change in terms notices; annual and other periodic notices required by federal and/or state law or regulation; periodic account statements, credit card statements, tax statements, transaction history and information; and other notices, such as insufficient funds notices, billing notices, and alerts.

NOTE: Consenting to receive Communications under this Online Services E-SIGN Act Consent and Disclosure will not automatically enroll you in the e-Statement Service or result in the automatic electronic delivery of periodic account statements and/or credit card statements.

By placing a check mark in the box adjacent to the **Online Services E-Sign Act Consent and Disclosure**, you affirmatively consent to conduct business electronically with CBC Federal Credit Union in connection with CBC online services and your requests for related accounts, products and services, and to receive this **Online Services E-SIGN Act Consent and Disclosure** and the **Online Banking Agreement and Disclosure**.

This Online Services E-SIGN Act Consent and Disclosure, the Online Banking Agreement and Disclosure, and all other online services agreements and disclosures can be printed and/or downloaded by you, and are available to you in paper hardcopy upon request. Please read these agreements and disclosures prior to continuing with your enrollment in Online Banking.

If after you register for Online Banking you enroll in our e-Statement Service, POP Money, Bill Pay Service, Remote Deposit Capture Service, or any other service, your consent provided under this Online Services E-SIGN Act Consent and Disclosure will also apply to the electronic delivery of the related agreements and disclosures and all other Communications.

Applicability of Consent - Your electronic consent to conduct business electronically applies to CBC online services, your request for accounts, and all related products and services you request or utilize, and the electronic delivery of Communications.

Email Address and Keeping Your Information Current - In order to communicate with you regarding your online services, new account(s) and all related products and services you request or utilize, and to deliver to you or notify you of Communications, you must provide us with your valid e-mail address. It is your responsibility to promptly notify CBC Federal Credit Union of any changes to your email address. You can update your email address with us by either calling us at 805-988-2151 or 800-477-2890, or updating your personal information email address via our internet Online Banking Service, or by submitting your change to us in writing via mail to CBC Federal Credit Union, 2151 E Gonzales Rd, Oxnard, CA 93036, or by visiting one of our branches.

Print and Download Agreements and Disclosures - Most information on and within our website and via our online services is provided in either HTML and/or PDF format. For those documents provided in PDF format, Adobe Reader version 6.0 or later is required. A free copy of Adobe Reader may be downloaded at <http://www.get.adobe.com/reader>. To print or download documents you must have a printer connected to your computer or have sufficient hard-drive space (approximately 1 MB) on your computer to download, store and view the information. To print, click on the document HTML or PDF link, select Print, select your Printer, and click OK to print to your printer where the document can be printed on your own paper, or select Save or Save As to save and retain an electronic copy on your computer.

Hardware and Software Requirements – You must have, at your cost:

- A computer with Microsoft Windows® XP, Vista, or Windows 7 Operating System, or Apple Mac® OS X v10.x Operating System.
- Internet Explorer 8+, Mozilla Firefox 1.5+, Apple Safari 4.1.3+, or Google Chrome internet browser with 128-bit SSL encryption; JavaScript and cookies enabled. Other internet browsers may be used but are not supported.
- Internet access and connectivity.
- A valid operating email address.
- Adobe Reader software to access and view documents provided to you in PDF format.
- Sufficient memory and drive space capacity to download and save PDF documents and/or import account transaction activity to your computer and into money management software (i.e. Quicken).

By affirmatively consenting, you confirm that you have access to the required hardware and software. You must obtain and maintain, at your expense, such compatible hardware and software as specified by us from time to time. CBC is not responsible for any third party browser or other software you may need to use to access Communications and online services. Any such software is accepted by you as-is and is subject to the terms and conditions of the software agreement you enter into directly with the third party software provider at time of download and installation.

You should have current anti-virus/malware/spyware software installed on your computer and keep the software updated. It is important that you download and install all service packs, security updates, version updates, and software updates as deployed by your Operating System and/or internet browser software provider in a timely manner. These updates may address software vulnerabilities that hackers or malware could otherwise exploit.

Changes to Hardware and Software Requirements - If our hardware or software requirements change, and that change would, in our opinion, create a material risk that you would not be able to access Communications and/or online services, we will give you notice of the revised hardware or software requirements. Your continued use of online services after we send you notice of the change is reaffirmation of your consent.

We may discontinue the support of any internet browser or other software at any time and without advance notice if we believe that it suffers from a security flaw or other flaw that creates a risk or otherwise makes it unsuitable for use with our Communications and/or online services. Such discontinuation could result in the unavailability of Communications and/or online services to those with such identified internet browser or software.

All Agreements and Disclosures Are “In Writing” - This Online Services E-SIGN Act Consent and Disclosure and all agreements, disclosures and notices delivered electronically or otherwise made available to you are considered “in writing” and are available to you in a form you may keep by either printing or downloading the documents, or by requesting a paper copy from us.

Obtaining Paper Copies of Agreements and Disclosures – You can obtain a paper copy of this Online Services E-SIGN Act Consent and Disclosure and the above listed agreements and disclosures by printing it/them yourself. You can also contact us at 805-988-2151 to request a paper copy free of cost when sent by us to you through regular U.S. mail. If you request that paper copies of these agreements and disclosures be sent to you other than through the regular U.S. mail you may be charged a fee.

Termination - 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.

Withdrawing Consent – You have the right to withdraw your electronic consent to conduct business electronically with us by telephoning us at 805-988-2151, by sending your instructions to us via U.S. mail to CBC FCU, 2151 E Gonzales Rd, Oxnard, CA 93036, or by visiting one of our branches. If you withdraw your consent you will no longer receive electronic delivery or have access to Communications, may not be able to open additional accounts or request additional products and services online or utilize CBC online services to which you have enrolled, or view or print/download this or the above listed agreements and disclosures through our website.

Governing Law - This Online Services E-SIGN Act Consent and Disclosure is made in California and shall be governed by the laws of the State of California, to the extent that California law is not inconsistent with controlling Federal Law. California's "Choice of Rules" will not be applied if they would result in the application of non-California law.

CBC Federal Credit Union
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