Consumer Disclosure

Consumer Disclosure Regarding Conducting Business Electronically, Receiving Electronic Notices and Disclosures, and Signing Documents Electronically

Please read the following information. This disclosure provides information required by the Electronic Signatures in Global and National Commerce Act (E-SIGN Act). By proceeding forward and signing this document you are agreeing that you have reviewed the following consumer disclosure information and that you affirmatively consent to transact business using electronic communications, to receive notices and disclosures electronically, and to utilize electronic signatures in lieu of using paper documents. This electronic signature service is provided on behalf of clients, SunWest Federal Credit Union, whom are sending electronic documents, notices, disclosures or requesting electronic signatures to you.

You are not required to receive notices and disclosures or sign documents electronically. If you prefer not to do so, you may request to receive paper copies and withdraw your consent at any time as described below.

Paper Copies

You are not required to receive notices or disclosures or sign documents electronically and may request paper copies of documents or disclosures if you prefer to do so. You also have the ability to download and print any open or signed documents sent to you through the electronic signature service using the PDF and Print icons. Adobe may also email you a PDF copy of all agreements you sign using the electronic signature service. If you wish to receive paper copies in lieu of electronic documents you may request paper copies from SunWest Federal Credit Union by following the procedures outlined below. SunWest Federal Credit Union may apply a fee for providing paper copies.

Withdrawal of Consent

You may withdraw your consent to receive electronic documents, notices or disclosures at any time. In order to withdraw consent you must notify SunWest Federal Credit Union that you wish to withdraw consent and to provide your future documents, notices, and disclosures in paper format. After withdrawing consent, if at any point in the future you proceed forward and utilize the electronic signature system you are once again consenting to receive notices, disclosures, or documents electronically. You may withdraw consent to receive electronic notices and disclosures and optionally electronic signatures by following the procedures described below.

Hardware and Software Requirements

In order to access and retain electronic documents and information, you must have access to a computer or internet enabled device with an updated standards-compliant internet browser that supports 128-bit encryption such as the latest versions of Internet Explorer, Microsoft Edge, Safari, Chrome, or Firefox; Adobe Acrobat Reader (available at http://www.adobe.com), and sufficient computer memory to view and store electronic documents and information. You must also have access to a printer should you wish to print electronic documents and information for your records.

You acknowledge that we do not make any warranties on equipment, recommended software, or hardware, and that we shall notify you of hardware and software requirement changes only if such changes create a material risk that you will not be able to access the documents which are subject to the consent. Should such changes occur, you have the right to withdraw consent without the imposition of any fees from SunWest Federal Credit Union.

You agree that your electronic consent and signature to this document reasonably demonstrates to us that you can electronically access and sign the type of information which is the subject of the consent.

Scope of Consent

You agree to receive electronic notices, disclosures, and electronic signature documents with all related and identified documents and disclosures provided over the course of your relationship with SunWest Federal Credit Union. You acknowledge that your consent does not apply to any particular transaction, but to broad categories of electronic documents such as those described in this disclosure, including communications and notices, disclosures, and electronic signature documents which may be made available during the course of your relationship with SunWest Federal Credit Union. You may at any point withdraw your consent by following the procedures described below.

Requesting paper copies, withdrawing consent, and updating contact information

You have the ability to download and print any documents we send to you through the electronic signature system. To request paper copies of documents, withdraw consent to conduct business electronically and receive documents, notices, or disclosures electronically or sign documents electronically please contact SunWest Federal Credit Union by telephone, postal mail, or by sending an email to SunWest Federal Credit Union with the following subjects:

"Requesting Paper Copies" Please provide your name, email, telephone number, postal address and document title.

"Withdraw Consent" Please provide your name, email, date, telephone number, postal address.

"Update Contact Information" Please provide your name, email, telephone number and postal address.