

## **Valley First Credit Union eDocument and Electronic Disclosure Agreement Effective 11/1/2014**

As your financial institution, Valley First Credit Union is pleased to make this service available to you within your secure Online Banking account at no cost.

This Agreement addresses the circumstances under which you agree to receive, in electronic form, communications that we are required by law to provide to you in writing in connection with your account(s) with Valley First Credit Union. These may include periodic statements, notices, tax forms, disclosures and other agreements (herein after referred to as "eDocuments").

For the purposes of this Agreement, the words "**you**" and "**your**" means you, the primary account holder and all joint account holders. The words "**we**," "**us**," and "**our**" means Valley First Credit Union. "**Account(s)**" mean the account(s) you have with us. "**eDocuments**" may include any account agreement or amendment thereto, periodic statements, tax statements, disclosures, notices, responses to claims, transaction history, or other information related to the product, service or Account(s), including but not limited to information that we are required by law to provide to you in writing.

**We are required to obtain your consent before delivering eDocuments electronically. You understand that your consent also permits us to electronically deliver to you, initially and on an ongoing basis, all future eDocuments related to your Account(s) with us. Please read this Agreement carefully before giving consent.**

**Scope of eDocuments to be Provided in Electronic Form.** By clicking the "I AGREE" button below you are affirmatively consenting initially and on an ongoing basis, to receive communications related to your Account(s) in electronic format, and that we may discontinue sending paper communications to you, unless and until you withdraw your consent as described below. Your consent to receive electronic eDocuments includes, but is not limited to:

- Periodic account statements
- All legal and regulatory communications associated with the Account. For example, disclosures required by the Truth-in-Savings Act
- Notices or disclosures about a change in the terms of your Account or associated fees or charges
- Privacy policies and notices
- Tax statements
- Other eDocuments we may include from time to time as part of the electronic delivery of statements and notices program

**Method of Providing eDocuments to You in Electronic Form:** All eDocuments that we provide to you in electronic form can be accessed within Online Banking at [valleyfirstcu.org](http://valleyfirstcu.org). We will attempt to notify you by email each time a new eDocument

becomes available; however, eDocuments will be available online regardless of whether or not you receive an email from us. It is your responsibility to log in to Online Banking to access and review eDocuments.

**How to Withdraw Consent:** To withdraw your consent to receive electronic eDocuments, contact Member Service at (209) 549-8500 or (559) 225-7228 or visit any Valley First Credit Union branch during normal business hours. Any withdrawal of your consent to receive eDocuments will be effective only after we have a reasonable period of time to process your withdrawal.

**How to Update Your Records:** It is your responsibility to provide us with a true, accurate and complete email address. You may update your email address within Online Banking at [valleyfirstcu.org](http://valleyfirstcu.org) at any time or by contacting the credit union.

**System Requirements:** In order to access, view, and retain electronic eDocuments, your account will need to be enabled for Online Banking. You will need Internet access and be able to run a recent version of the following web browsers: [Internet Explorer](#) or [Firefox](#). Cookies and JavaScript must be enabled on your web browser. A PDF reader, such as Acrobat Reader is required to view PDF documents. In addition, you must have the capability to either print, or download, save and visually display, any eDocuments that are made available to you within Online Banking.

By maintaining access to internet service providers and electronic email you may incur charges from internet service providers and local telephone companies. The credit union will not be responsible for costs associated with electronic access; these costs are your responsibility. You understand that we do not make any warranties on equipment, hardware, software, internet service provider, or any part of these, expressed or implied, including, without limitation, any warranties of merchantability or fitness of any particular purpose.

**Paper Copies:** We will not send you a paper copy of any eDocument, unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic eDocument by printing it yourself during the time period that the eDocument is available within Online Banking; eStatements and tax forms are available within Online Banking for three years after we first provide the electronic eStatement or tax form to you. Other eDocuments are available in Online Banking for 90 days after we first provide the electronic eDocument to you.

You can request that we mail you a paper copy of an eStatement or tax form. We may charge you a fee. To request a paper copy, contact the credit union. We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any eDocuments that you have authorized us to provide electronically.

**Communications in Writing:** All communications in either electronic or paper format from us to you will be considered "in writing." You should print or download for your records a copy of this Disclosure and any other eDocuments that are important to you.

**Governing Law:** The laws of the State of California and applicable Federal laws and regulations shall govern this Agreement.

**Termination/Changes:** We reserve the right, at our sole discretion, to discontinue the provision of your electronic eDocuments, or to terminate or change the terms and conditions on which we provide electronic eDocuments. We will provide you with notice of any such termination or change as required by law.

**Agreement:** By agreeing to this disclosure, you affirmatively consent to receive, and acknowledge that you can receive, access and retain electronically eDocuments. You acknowledge that you have read and agree to the terms in this eDocument and Electronic Disclosure Agreement and that your system meets the minimum system requirements described in this Agreement.