

By accepting the terms below, you agree to receive your periodic account statements and your VISA account statements, if applicable, electronically (online) through our eStatement service and you agree that you will no longer receive your statements in paper form.

Your online statements include the periodic account and transaction activity for your shares, checking and loan accounts (including VISA accounts). You also agree that this consent pertains to additional Yolo FCU account statements that you have authorized to link with this consent. With Yolo FCU online eStatements, we may also make available to you important notices and disclosures, as required by law or regulations, regarding your Yolo FCU account(s). These notices and disclosures may be made available separately or included into your Yolo FCU newsletter.

Yolo FCU will notify you through e-mail when your monthly statement, notices, disclosures or tax forms are available. You must have an e-mail address to sign up for eStatements and your computer must comply with the following minimums:

- Any up-to-date browser should work. We would recommend Microsoft Internet Explorer version 8 or higher, Firefox version 27 or higher, or Safari version 5 or higher.
- Browser must have SSL or TSL and cookies enabled
- Adobe Acrobat Reader software to read your statements, which can be downloaded at no charge from the eStatement registration screen.

If hardware or software requirements that are needed to access or retain information provided to you in electronic form change, we will notify you of the updated requirements. If you are not able to meet the new minimum requirements, you have the right to withdraw your consent at that time with no cost to you.

Your first eStatement will be available shortly after your next statement processing date. If you request a duplicate statement in paper form, your account will be charged as stated in the Fee Schedule. Call us at (530) 668-2700 or (877) 965-6328, or write to us at P.O. Box 657, Woodland, CA 95776 to do this.

You will be able to access your statements, notices, disclosures and other documents online for a period of 16 months. You also have the option to download or print the documents for your future reference. You agree to update any e-mail address changes within the eStatement application to ensure no interruption on receiving notifications. To make changes to your e-mail address from Online Banking: Logon to Online Banking and go to 'eStatements', from the eStatement home page, go to 'Settings' 'Email Address' to change or view your current eStatement email address.

You may withdraw your consent to receive eStatements at any time and you have the right to request and receive your statements and other documents in paper form. To withdraw your consent, first sign on to Online Banking and choose 'eStatements', then select 'Settings' and 'Discontinue/Resume Accounts'. You can then select the account(s) you wish to discontinue, and click "Submit" to save. There are no fees or account restrictions for choosing to withdraw your consent for online statements but you may be charged for monthly paper statements to be mailed to your address.

You agree to be bound by the terms and conditions found within this consent. You further acknowledge that you are authorized to enter into this consent for all persons who are authorized to access any of your accounts and that all persons will also be bound by the terms and conditions within this consent.