



HERITAGE

COMMUNITY CREDIT UNION

P.O. Box 790, Rancho Cordova, CA 95741-0790
916-364-1700 www.heritageccu.com

CONSENT TO RECEIVE ELECTRONIC COMMUNICATIONS

In this Agreement, the words “you” and “your” mean each person who electronically “signs” this Agreement by clicking “**I Agree**” below. “We,” “us,” “our,” and “Credit Union” mean Heritage Community Credit Union. By selecting the “**I Agree**” button below, you are confirming that: (1) your system meets the requirements set forth below; (2) you agree to receive Communications (as defined below) from us electronically; (3) you are able to access and print or store information presented at this website or that you receive from us via email; and (4) you have downloaded or printed a copy of this Agreement for your records. In addition, by selecting the “**I Agree**” button below, you agree that:

1. **ELECTRONIC COMMUNICATIONS.** By clicking “**I Agree**” below, any notice, record, or other type of information that is provided by us to you in connection with your accounts and services may be provided to you by us electronically in HTML or PDF format, on an ongoing basis, by posting the information for you to view at our website, www.heritageccu.com, or by sending it to any of the accountholders by e-mail (“Communication(s)”). The Communications may include (but are not limited to):
 - Our Membership and Account Agreement;
 - Electronic Services Agreement;
 - Consumer loan documents and disclosures, including loan notes, security agreements, federal disclosure statements, subsequent action notices, modification agreements and any other loan documents provided in connection with your loan account(s);
 - Online loan payments provided by SWBC;
 - Other agreements, including agreements concerning new or improved products and services;
 - Change-in-terms notices;
 - Fee and transaction information;
 - Other notices related to your accounts;
 - Check images; and
 - Account information.

After clicking “**I Agree**” below, we will not be obligated to provide any Communication to you in paper form unless you specifically request us to do so.

2. **OBTAINING PAPER COPIES.** You may obtain a paper copy of any Communication by contacting us at hccu@heritageccu.com or by calling us at 916-364-1700 or 800-233-6328. You may have to pay a fee for the paper copy unless charging a fee is prohibited by applicable law. (See our Schedule of Fees and Charges at www.heritageccu.com for the related expense).
3. **WITHDRAWING CONSENT TO RECEIVE ELECTRONIC COMMUNICATIONS.** You can withdraw your consent to receive Communications in electronic format by contacting us and you may ask that communications be sent to you in paper or non-electronic form. We may elect to terminate some or all of your electronic banking services if you choose to receive Communications in paper or non-electronic form.
4. **YOU MUST PROVIDE US WITH YOUR CURRENT EMAIL ADDRESS.** In order to receive communications, you must ensure that we have your current e-mail address. If your email address changes, please provide us with your current e-mail address using our online banking service.
5. **JOINT ACCOUNTS.** If any of your accounts are joint accounts, you certify that you are the primary accountholder of such accounts and that your acceptance of these terms and conditions has been

authorized by each of the accountholders. All joint owners on your accounts are legally bound by the terms and conditions of this Agreement.

6. **HARDWARE AND SOFTWARE REQUIREMENTS.** In order to use our online banking service, you will need a working connection to the Internet. You must use a browser that is SSL (secure socket layer) enabled, such as Microsoft Internet Explorer version 11 or greater, or Mozilla FireFox 51.0.1 or greater, Google Chrome 5.11 or Apple Safari 9 or greater]. If you have a question as to whether or not your browser is SSL enabled, contact the browser's manufacturer. You will also need either a printer connected to your computer to print Communications or sufficient hard drive space available to save the information. You will also need a current version of a program that accurately reads and displays PDF files (such as Adobe Acrobat Reader.) You must also have your own Internet Service Provider, and you will need a computer or other device and an operating system capable of supporting all of the above.
7. **CHANGES TO THIS AGREEMENT.** We may amend (add to, delete, or change) these terms by providing you with advance notice in electronic or paper form or by posting the amendments to our website.

By clicking the "**I Agree**" button, you agree to the terms and conditions of this Agreement as described above.