

DESERET FIRST FEDERAL CREDIT UNION

ESIGN DISCLOSURE AND CONSENT

(Revised 5/2018)

ELECTRONIC DELIVERY OF STATEMENTS AND NOTICES. Deseret First Credit Union Inc (“DFCU, we, us, or Company”) may be required by law to provide to you certain written notices or disclosures (“Communications”). This ESIGN Disclosure and Consent (“Agreement”) describes the terms and conditions under which you may access those notices and disclosures electronically. By accepting this Agreement, you consent and agree that DFCU may provide required disclosures and notices to you in electronic format, including electronic delivery of statements. Please read the information below carefully and thoroughly. If you are able to access this information electronically and agree to these terms and conditions, please confirm your agreement by clicking the “I Agree” button at the bottom of this document.

METHOD OF PROVIDING COMMUNICATIONS TO YOU IN ELECTRONIC FORM. All Communications that we provide to you in electronic form will be made available either (i) via email; or (ii) online at DFCU’s website (www.dfcu.com).

All account statements will be provided to you electronically through DFCU’s Online Banking.

OBTAINING PAPER COPIES. DFCU will provide all required Communications to you in electronic format unless you request a paper copy, or we deem it appropriate to send you a paper copy. You may obtain a paper copy of an electronic Communication by printing it yourself or by requesting that we mail you a paper copy.

To request a paper copy of a Communication previously provided to you electronically, email us at communications@dfcu.com. In addition to the Communication you are requesting, you must provide your email address, full name, U.S. Postal address, and telephone number. We may charge you a reasonable service charge for the delivery of paper copies.

We reserve the right, but assume no obligation, to provide a paper copy of any Communication that you have authorized us to provide electronically.

WITHDRAWING CONSENT. You have the right to withdraw your consent at any time. If you withdraw your consent, any Communication required to be provided to you after the effective date of the withdrawal will be provided to you in paper form.

To inform us that you no longer wish to receive Communications in electronic format you must send an email to communications@dfcu.com. In the body of the email state your full name, U.S. Postal Address, telephone number, and account number. You may also call us at 1-800-326-3328.

UPDATING YOUR RECORDS. If your e-mail address changes, you must inform DFCU by sending an email to communications@dfcu.com. Please include your previous e-mail address and new email address in the body of the request. You may also call us at 1-800-326-3328.

REQUIRED HARDWARE AND SOFTWARE. In order to access, view, and retain electronic Communication that we make available to you, you must have:

- A computer or mobile device capable of receiving, accessing, displaying, and either printing or storing electronic Communication;
- Adobe® Acrobat® Reader® DC or higher, or other software that enables you to view PDF files;
- A valid email account; and

- An Internet browser capable of 128-bit encryption.

If these minimum requirements change, we will notify you via email or on DFCU's website (www.dfcu.com).

ACKNOWLEDGE ACCESS CAPABILITY AND CONSENT TO ELECTRONIC DELIVERY

To confirm that you can access this information electronically, please verify that you were able to read this electronic disclosure and that you were able to print or electronically save this page or that you were able to email this disclosure and consent to an address where you will be able to print or save it for your future reference.

If you consent to receiving notices and disclosures exclusively in electronic format on the terms and conditions described above, please click the "I Agree" button below.

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- Unless I notify Deseret First Credit Union as described above, I consent to receive through exclusively electronic means all account statements, notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to me by Deseret First Credit Union.