

CONSENT TO CONDUCT TRANSACTIONS ELECTRONICALLY AND TO RECEIVE ELECTRONIC DISCLOSURES AND NOTICES

This disclosure documents your consent to conduct transactions electronically and to electronically receive disclosures and notices relative to the accounts you are applying to open with us online. The disclosure also describes your rights relative to conducting transactions electronically and to electronically receiving disclosures and notices, as well as the consequences of withdrawing your consent. We recommend you print and retain a copy of this disclosure and all the disclosures and agreements related to this transaction.

Once you consent, you will be able to apply to open accounts online. If you do not consent, you will not be able to apply online. However, regardless of whether you consent, you will still be entitled to apply to open accounts through other methods that we permit, such as in person.

You understand, prior to consenting, that:

- (1) Your consent applies only to disclosures and notices regarding your applicable accounts, including your periodic account statements;
- (2) Unless you consent, you have the right to receive all required disclosures in paper or non-electronic form;
- (3) Even after consent, if you want to receive a paper copy of the disclosure in addition to the electronic disclosure you can obtain one free of charge by calling us or writing us at the number or address listed below;
- (4) You can withdraw your consent at any time by calling us or writing us at the number or address listed below; and
- (5) By consenting to conduct transactions and receive disclosures and notices electronically you agree to provide us with the information (such as a current email address) needed to communicate with you electronically and update us as to any changes in such information by calling or writing us at the number or address listed below.

We reserve the right to provide any disclosures or notices in writing, rather than electronically. Except as otherwise provided by law or in other agreements, you can give us all notices regarding your deposit/share accounts or your periodic statements, except for stop payment orders, by email using our then current email address, regardless of anything in this agreement to the contrary; however, we reserve the right to have any notices confirmed in writing upon our request.

Hardware and Software Requirements

The following is required to access, view, and retain electronic communications from us:

- Mobile operating systems Apple iOS 6.0 or later or Android OS 2.3 or later;
- Local, electronic storage capacity to retain our communications and/or a printer to print them;
- A valid email account and software to access it;
- An up-to-date device or devices (e.g., computer, smartphone, mobile device, etc.) suitable for connecting to the Internet or for downloading our mobile application;
- Software that enables you to view files in the Portable Document Format ("PDF");
- One of the following internet browsers must be used to access electronic statements and notices:

| Browser | Windows | Mac OS X | iOS |
|---------------------------------------|-----------|-----------|-----------------|
| Edge (most recent 2 major version) | Supported | Supported | N/A |
| Firefox (most recent 2 major version) | Supported | Supported | N/A |
| Chrome (most recent 2 major version) | Supported | Supported | Limited Support |
| Safari (most recent 2 major version) | N/A | Supported | Supported |

Contact Information

Stanford Federal Credit Union
1860 Embarcadero Road
Palo Alto, CA 94303
650.723.2509