

DISCLOSURE AND CONSENT TO CONDUCT TRANSACTIONS ELECTRONICALLY AND USE ELECTRONIC SIGNATURES AND RECORDS

Effective: Jan 9, 2026

We are required by law to provide you with certain disclosures and communications in writing, which means you are entitled to receive it on paper. This Disclosure and Consent to Conduct Transactions Electronically and Use Electronic Signatures and Records ("eConsent") addresses the circumstances under which you consent to receive disclosures and communications from us in an electronic form that we are required by law to provide to you in writing, in addition to other Communications that we provide to you in connection with your membership and accounts with Stanford Federal Credit Union. This eConsent contains important information that you are entitled to receive before you consent to electronic delivery of documents.

For purposes of this eConsent:

- "We," "us," "our", "SFCU", and "Stanford FCU" means Stanford Federal Credit Union and its current and future affiliates, successors, and assignees.
- "You" and "your" means the person giving this eConsent, and also each additional account owner, authorized signer, authorized representative, user, delegate, and/or service user identified on any SFCU Product (defined below) that you apply for, use, or access.
- "Communications" means any agreement or amendments thereto, disclosure, notice, responses to claims, fee schedule, statement, monthly (or periodic) billing or account statement, tax statement, transaction history, record, document, responses to claims, privacy policies, and other information we provide to you, or that you sign, submit, or agree to at our request. It includes, but is not limited to, information that we are required by law to provide to you in writing.
- "Electronic Service" means each and every product and service we offer that you apply for, use, administer or access using the Internet, a website, email, messaging services (including text messaging), and/or software applications (including applications for mobile or hand-held devices), either now or in the future.
- "Electronic Records" means electronic forms of Communications that we provide to you, or that you sign or agree to at our request.
- "SFCU Product" means each and every account, product, or service we offer that you apply for, obtain, use, or access, either now or in the future. SFCU Products include Electronic Services.
- The words "include" and "including," when used at the beginning of a list of one or more items, indicate that the list contains examples; the list is not exclusive or exhaustive, the items in the list are only illustrations, and the items are not the only possible items that could appear in the list.

1. Scope of Communications to Be Provided in Electronic Form

Your consent to receive electronic Communications includes, but is not limited to:

1. This eConsent, and any amendments hereto.
2. Disclosures, agreements, notices and other information related to the opening of an account, or initiation of a product or service including, but not limited to, account agreements, fee schedules or other disclosures or notices that may be required by the Truth in Savings Act, Electronic Fund Transfer Act, Truth in Lending Act, the Equal Credit Opportunity Act, the Fair Credit Reporting Act, the Gramm-Leach-Bliley Act, the Real Estate Settlement Procedures Act or other applicable federal or state laws and regulations.
3. Information related to the opening or closing of an account, or initiation of a transaction, product or service, including, but not limited to, agreements, applications, account cards, account authorizations, beneficial owner designations, address change requests, outgoing wire transfer requests, withdrawal requests, credit card disputes, stop payment requests, account closure requests, and other additional service requests.
4. All legal and regulatory disclosures and Communications associated with SFCU Products, unless excluded by the terms of this eConsent.
5. Periodic billing statements, account statements, and activity statements associated with SFCU Products.
6. Notices or disclosures about a change in the terms of your SFCU Products and any of your agreements with us.
7. Notices or disclosures regarding fees or assessments of any kind, including late fees, overdraft fees, and inactivity fees, and maintenance fees.
8. Our privacy policy and other privacy statements or notices.
9. Arbitration agreements.
10. Digital Banking Terms of Use & Conditions and any agreements related to our Electronic Service and any amendments thereto.
11. Mobile App Terms of Use and any amendments thereto.
12. Apple Pay, Google Pay, Samsung Pay Terms & Conditions and any amendments thereto.
13. Other service or user agreements for online access to our Electronic Services, and amendments to any of these agreements.
14. Notices of amendments to any of your agreements with us.
15. Any other legal and regulatory disclosures, notices, or other Communications.

2. Your Consent to Use Electronic Signatures and Records

We are required to obtain your consent before delivering Communications electronically. We also need your general consent to use electronic records and signatures throughout our relationship with you. You understand that your consent also permits us to electronically deliver to you, initially and on an



ongoing basis, all future Communications related to your membership and account(s) with us. Please read this eConsent carefully before giving consent and we recommend you print and retain a copy of this eConsent for your records.

You agree that, in our sole discretion, any Communications that we provide to you, or that you sign or agree to at our request, may be made available in electronic form, to the extent allowed by law, and that we may discontinue sending paper Communication to you, unless and until you withdraw your consent as described below. Your consent also permits our use of electronic signatures and obtain them from you as part of our transactions with you.

By providing your consent, you are also confirming that you have the hardware and software described in this eConsent, that you are able to receive and review Electronic Records, and that you have an active email account. You are also confirming that you are authorized to, and do, consent on behalf of all the other account owners, each additional account owner, authorized signer, authorized representative, user, delegate, and/or service user identified with your SCFU Products.

Your consent covers all Communications relating to any SFCU Product. Your consent remains in effect until you give us notice that you are withdrawing it. You understand and agree that your consent allows us to provide our annual Privacy Policy electronically. We will provide our Privacy Policy in accordance with applicable law and keep it accessible for your review on our website. You may also request a paper copy at any time.

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 eConsent and any Communication that is important to you.

Please note that 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.

By clicking "I AGREE", "I CONSENT", or similar prompt, you are affirmatively consenting, initially and on an ongoing basis, to receive Communications related to your membership and SFCU Products with us in electronic form, to the general use of electronic records and electronic signature in connection with your relationship with us, and that we may discontinue sending paper Communications to you, until such time as you withdraw your consent as described below.

3. Your Right to Receive Paper Copies of Communications

We will not send you a paper copy of any Electronic Records, unless you request it, or we otherwise deem it appropriate to do so. If we provide Electronic Records to you, and you want a paper copy, you may obtain a paper copy by printing it yourself or make a request for a paper version by contacting us at 888.723.7328. Your request for a paper copy of an Electronic Record must identify the specific record requested and the request must be made within a reasonable time after we first provided the Communication to you. You may have to pay a fee for the paper copy unless charging a fee is prohibited by applicable law. Please refer to our Schedule of Fees or the applicable statement or agreement for any fee that may apply for paper copies.

4. Certain Information May Still be In Writing

We may, in our sole discretion, provide you with any Communication via paper, even if you have chosen to receive it electronically. Sometimes the law, or our agreement with you, requires you to give us written notice. You must still provide these notices to us on paper, unless we specifically tell you in another Communication how you may deliver that notice to us electronically.

There are certain Communications that by law we are not permitted to deliver to you electronically, even with your consent. In accordance with law, we will continue to deliver those Communications to you on paper. However, if the law changes in the future and permits any of those Communications to be delivered as Electronic Records, this eConsent will automatically cover those Communications as well.

This eConsent does NOT apply to:

- Any notice of default, acceleration, repossession, foreclosure, or eviction, or the right to cure or reinstate or redeem under a credit agreement secured by your primary residence;
- Any transactions subject to Article 9 of the Uniform Commercial Code; and
- Any other Communications that we determine, in our sole discretion, you should receive in paper rather than electronic form.

Such Communications will be mailed to the primary address we have for you in our records or otherwise delivered as required by law or the governing agreement.

5. Method of Providing Communications to You in Electronic Form

In our sole discretion, all Communications that we provide to you in electronic form will be provided in a variety of ways, which include, but are not limited to, the following:

1. To your email address (if you have provided us with a valid email address)
2. Other internet addresses, text messaging numbers, or other electronic addresses that you have provided to us
3. By posting the information to our website or a website that we will designate in an email notice we send to you at the time the Communication is available
4. By requesting you download a PDF file containing the Communication
5. To your online banking secure mailbox
6. By other electronic means

6. Email Address and Keeping Your Information Current

You agree to provide us with and maintain a valid, active email address. You must promptly notify us of any change in your email address. You may update your email address at any time by signing on to online banking services to update your contact information and change the email address, or by calling us at 888.723.7328. Your change to your email address will take effect within a reasonable time after you provided notice and may require, at our sole discretion, additional verification. There may be other SFCU Products for which we provide separate instructions to update your email or other electronic address. We are not liable for any third-party incurred fees, other legal liability, or any other issues or liabilities arising from statements or notifications sent to an invalid or inactive email address that you have provided.

7. How to Withdraw Consent

You may withdraw your consent to receive Communications in electronic form at any time by changing your consent in online banking or by calling us at 888.723.7328. You must be sure to include the details of your request.

If you withdraw consent, we will not impose any fee to process the withdrawal of your consent to receive electronic Communications; however, we may charge higher or additional fees for specific SFCU Products or for services related to it. Please refer to the applicable agreement for any fee that may apply. Your withdrawal of your consent to receive electronic Communications may result in the termination of your access to our Electronic Services, including online and mobile banking, and may limit or terminate your ability to use certain SFCU Products. If you are receiving online account statements, the termination will cause paper statements to be mailed to you via the U.S. Postal Service or other courier.

Any withdrawal of your consent to receive electronic Communications will be effective only after we have a reasonable period of time to process your withdrawal. Your consent will remain in force until withdrawn in the manner provided in this section.

In our sole discretion, we may treat your provision of an invalid email address, or the subsequent malfunction of a previously valid email address, as a withdrawal of your consent to receive electronic Communications.

8. Hardware and Software Requirements

In order to access, view, and retain electronic Communications that we make available to you, you must have access to:

- a version of the Internet browser that is currently being supported by its publisher (example, Microsoft Edge, Mozilla FireFox, Apple Safari, Google Chrome)
- mobile operating system that is currently being supported by its publisher (such as Apple iOS or Android OS)
- an Internet connection
- a valid email account and software to access it.
- a version of the program, which is currently being supported by its publisher, that accurately displays PDF files and supports the ability to print and/or download PDF files (example, Adobe® Acrobat® Reader)
- a printer if you want to print and retain records on paper
- electronic storage if you wish to retain records in electronic form
- 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

9. Changes to Hardware and Software Requirements

If our hardware or software requirements change, and that change would, in our opinion, create a material risk that you would not be able to access Communications or our Electronic Services, we will give you notice of the revised hardware or software requirements. Your continued use of our online or mobile banking services after we send you notice of the change is reaffirmation of your consent. We reserve the right to discontinue support of any Internet browser or other software at any time and without advance notice if, in our opinion, it suffers from a security flaw or other flaw that makes it unsuitable for use with our Communications and/or online and mobile banking services.

10. Federal Law

You acknowledge and agree that your consent to receive electronic Communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act ("ESIGN Act"), and that you and we both intend that the ESIGN Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

11. Termination or Changes

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

12. Agreement

By clicking on the "I AGREE", "I CONSENT", or similar prompt, you affirmatively consent to receive, and acknowledge that you can receive, access and retain electronically, Communications. You acknowledge that you have read and agree to the terms in this eConsent and that your computer system meets the minimum system requirements described herein. You understand and agree that the Credit Union will not be liable for any loss, liability, cost, expense, or claim for acting upon this authorization or arising from your use of the products or services provided pursuant to this eConsent.