



Authorization & Consent to Receive Disclosures Electronically From Excite Credit Union

In this Authorization & Consent, the words "I", "me", "my" and "we" mean each and every person signing below. The words "you", "your" and "Credit Union" mean Excite Credit Union. I hereby agree to the following terms and conditions:

1. **Electronic Signature.** I understand and agree that my electronic signature executed in conjunction with any transaction, request or submission by or through Excite Credit Union site shall be legally binding and such transaction, request or submission shall be considered authorized by me;
2. **Consent to Receive Disclosures Electronically.** By signing below, I hereby consent to receive in electronic format, at my e-mail address on file with you, my disclosures required by Excite Credit Union to be delivered in writing ("Disclosures"). To obtain a paper copy of the Disclosures, I may write to Excite Credit Union at 3315 Almaden Expressway, Suite 55 San Jose, CA 95118 with details of my request. I understand that if I request paper disclosure copies, they will be provided to me at no charge. I understand that if I request paper statements, they will be provided to me at no charge for the current month and a charge for additional copies may be incurred under the current fee schedule.
3. **Scope of Consent.** I understand that my consent to receive Disclosures electronically constitutes my continuing consent to receive any and all such Disclosures in electronic format unless and until such time that I revoke my consent to receive such Disclosures electronically by the procedure described below.
4. **Withdrawing Consent.** I understand and agree that I may withdraw my consent to receive Disclosures electronically at any time. I understand that withdrawal of my consent shall become effective within a reasonable amount of time thereafter when you have had the opportunity to act on my instruction.
5. **Hardware/Software Requirements.** My computer system meets the minimum system requirements to receive and view the Disclosures, which are as follows: Netscape version 4.7 or higher, Microsoft's Internet Explorer version 4.0 or higher, or AOL version 5.0 or higher, Java Script enabled. For security reasons, the Credit Union uses 128-bit encryption. For this reason, 128-bit encryption-capable versions of the browsers listed above are required. In addition, a printer capable for printing the Disclosure is required and I understand that you recommend that I do so. In the alternative, I have and will maintain the ability to electronically save and visually display the Disclosure on my computer.
6. **Change of E-mail Address.** I must promptly notify you of any change in my e-mail address contacting Excite Credit Union at 800.232.8669.
7. **Security of Information.** I understand and agree that you do not guarantee the security of electronically submitted information and that you shall not be responsible for any unauthorized third party interception or use thereof.