

Consent for Electronic Disclosures under the Electronic Signatures in Global and National Commerce Act

Please read this information carefully and print a copy and/or retain this information electronically for future reference.

For the purposes of this Consent, the words "you" and "your" mean each and every person who signs electronically by clicking "Continue" below. The words "Credit Union", "we" and "us" mean Sandia Laboratory Federal Credit Union.

Introduction: You are submitting an application for the Credit Union's internet services. In order to do this, we need you to consent to our giving you certain disclosures electronically. This document informs you of your rights when receiving legally required disclosures, notices, and information ("Disclosures") from the Credit Union. By completing and submitting an application through us, you acknowledge receipt of this document and consent to the electronic delivery of such Disclosures. All agreements with the Credit Union are subject to the terms and conditions of your Credit Union Membership Agreement.

Consent to receive disclosures electronically and scope of consent: You hereby consent to receive the disclosures related to establishing your membership and opening accounts with us in electronic format. You understand your consent to receive such disclosures electronically constitutes your continuing consent to receive any and all such disclosures related to establishing your membership and opening accounts with us in electronic format.

Obtaining Paper Copies: You may obtain a paper copy of the disclosures by writing to us at: Sandia Laboratory FCU, PO Box 23040, Albuquerque, NM 87192, with the details of your request. You understand that if you request paper copies they will be provided to you at no charge.

Withdrawing consent: You may withdraw your consent to do further business electronically with us at no cost to you. If you decide to withdraw your consent, the legal validity and enforceability of prior electronic Disclosures will not be affected. Because the Credit Union may provide the Disclosures to you as soon as you consent, you will not be able to withdraw your consent to do business electronically with the Credit Union online. However, you may request paper copies of those disclosures (see Obtaining Paper Copies above). To withdraw your consent to receive further disclosures electronically at any time and at no cost to you, you may contact us by writing to us at Sandia Laboratory FCU, PO Box 23040, Albuquerque, NM 87192, email us at ebranch@sfcu.org, or by calling us at 1-800-947-5328.

Hardware and Software Requirements: To access and retain the Disclosures electronically, you will need to use the following computer software and hardware: a current, up to date version of Internet Explorer or equivalent software; Adobe® Reader; and hardware capable of running this software. In addition, you must have a printer capable of printing the disclosures and you understand that we recommend that you do so. In the alternative, you must have and maintain the ability to electronically save and visually display the disclosures on your computer screen.

Changes to Your Contact Information: You should keep us informed of any change in your electronic or mailing address. You may notify us by writing to Sandia Laboratory FCU, PO Box 23040, Albuquerque, NM 87192, emailing ebranch@sfcu.org, or by calling us at 1-800-947-5328.

Electronic Records: To facilitate electronic commerce, to reduce the expense of records storage, and to obtain the benefits of faster access to records, you acknowledge and agree that we may in our discretion store all records electronically; and that we will not retain and have no obligation to retain any original documents for any period of time. This applies to all documentation including but not limited to checks, drafts, transaction records, notes, mortgages, deeds of trust, and other loan and/or security documentation. You further acknowledge and understand that we will routinely destroy original documentation. We may store records electronically via imaging, scanning, filming or other technology used in the financial services industry for the storage of documentation via internal processes or third-party processors that we approve for these services. You agree that such storage shall be secure, and further agree that such records shall for all purposes be recognized and admissible in evidence or otherwise to prove the agreements, rights and obligations of the parties pursuant to any such records.

Security of electronically submitted applications: You understand and agree that we do not guarantee the security of an electronically submitted application and shall not be responsible for any unauthorized third party interception or use thereof. Although having no obligation to do so, we reserve the right to require authentication of e-mails or electronic communications. The decision to require authentication is in the sole discretion of the Credit Union. We will have no obligation, liability or responsibility to you or any other person or company if we do not act upon or follow any instruction to us if a communication cannot be authenticated to our satisfaction. Further, the Credit Union may not immediately receive e-mail communications that you send. Also, we will not take action based on e-mail requests until we actually receive your message and have a reasonable opportunity to act. We reserve the right to require any notices from you be submitted to us in writing, and we may refuse to send certain information through unsecured e-mail communications. If you need to contact the Credit Union immediately regarding an unauthorized transaction, stop payment request, or otherwise, you may call the Credit Union at 1-800-947-5328.

Links to Other Sites: Our website may contain links to third party websites. These links are provided solely as a convenience to you and not as an endorsement by the Credit Union of the contents on such third-party website. The Credit Union is not responsible for the content of linked third-party sites and does not make any representations regarding the content or accuracy of materials on such third party websites. If you decide to access linked third-party websites, you do so at your own risk.

Verification of ID: By clicking "Continue" below, you understand and agree that you are providing "written instructions" to us under the Fair Credit Reporting Act authorizing us to gather whatever credit, checking account, and employment information we consider appropriate from time to time. You understand that this will assist us, for example, in verifying your identity and in determining your initial and ongoing eligibility for Credit Union accounts and/or in connection with making future credit opportunities available to you.

Acknowledgement: You understand and agree that your electronic signature executed in conjunction with your electronic submission of this application shall be legally binding and such transaction shall be considered authorized by you. You agree to be bound by the terms and conditions of your Membership Application, your Account Agreement(s) and the Universal Disclosure & Member Handbook, which will be provided to you once you open your account. Your electronic submission of this application shall be legally binding and such transaction shall be considered authorized by you.