Credit Union of Southern California, a Federal Credit Union Electronic Signatures in Global and National Commerce Act (“ESIGN”) Consent and Disclosure

Effective December 16, 2025

This ESIGN Consent and Disclosure (“Disclosure”) describes the circumstances under which you consent to receive communications from us in an electronic form that we are required by law to provide to you in writing and other communications that we provide to you in connection with your Membership and accounts with Credit Union of Southern California, a Federal Credit Union.

For purposes of this Disclosure, the words “we,” “our,” “us”, “CU SoCal”, and “Credit Union” mean Credit Union of Southern California. The words “you” or “your” mean the primary accountholder and all joint accountholders. “Account(s)” means any accounts you have with us, and all products or services you obtain from us. “Communications” means any Member disclosures and agreements (including amendments thereto), monthly (or other periodic) billing or account statements, tax statements, notices, responses to claims, transaction history, privacy policies and all other information related to the Account(s), including but not limited to information that we are required by law to provide to you in writing. Such Communications may include, but are not limited to:

This Disclosure and any amendments hereto;

- Disclosures, agreements, notices and other information related to the opening or initiation of an Account, 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, Equal Credit Opportunity Act, Fair Credit Reporting Act, Gramm-Leach-Bliley Act, SB-1, Real Estate Settlement Procedures Act or other applicable federal or state laws and regulations;

- Service or user agreements for access to our websites, online banking, mobile banking, and related services and all updates to such, including but not limited to, agreements and disclosures notices and all other Communications regarding all activity and transactions you conduct with our online, mobile and related services;

- All Communications related to any CU SoCal product or service, except for those excluded by the terms of this Disclosure;

- All of the annual, periodic, monthly, or any other statements, disclosures, and notices relating to the maintenance of operation of an Account, product or service, including but not limited to, Account information, Account activity, Account inactivity, payments made or due, dividends or interest, or other statements, 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, SB-1, the Real Estate Settlement Procedures Act or other applicable federal or state laws and regulations;

- Any notice or disclosure regarding fees we may assess, such as Account, product or service fees, late fees, overdraft fees, insufficient funds fees, and returned item fees;

- Any notices of additional terms and conditions or amendments or the deletion of terms and conditions or amendments to any of your agreements with us applicable to Accounts, products or services you obtain from us;

- Our state and federal privacy policy and other privacy statements or notices; and

- Other disclosures and notices that we are legally required to provide to you, or choose to provide to you at our discretion.

WE ARE REQUIRED TO OBTAIN YOUR CONSENT BEFORE DELIVERING COMMUNICATIONS ELECTRONICALLY. 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. YOUR CONSENT WILL ALSO APPLY TO ANY OTHER PERSON NAMED ON YOUR ACCOUNT(S) AS A JOINT OWNER. PLEASE READ THIS DISCLOSURE CAREFULLY BEFORE GIVING CONSENT.

Types of Communications You Will Not Receive in Electronic Form. This Disclosure 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 notices and disclosures 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.

Scope of Consent and Agreement to Receive Disclosures Electronically. When you consent as described below, you are affirmatively consenting initially and on an ongoing basis, to receive Communications related to your Membership and Account(s) with us in electronic form and that we may discontinue sending paper Communications to you, until such time as you withdraw your consent as described herein. You acknowledge that you have access to a system that meets the minimum hardware and software requirements described herein and that you can receive, access and retain electronic Communications. You acknowledge that you have read and agree to the terms in this Disclosure and that you understand and agree that we 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 Disclosure. Your consent to the electronic delivery of Communications to you under this ESIGN Consent and Disclosure does not automatically enroll you in online banking, eStatements, mobile banking or related services.

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”), and that you and we both intend that the ESIGN apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

E-mail 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 using the ‘Documents Mailing Preferences’ through online banking or by detailing your request using the ‘Messages’ feature through online banking, by calling (866)CU SoCal (866-287-6225), by writing to us at CU SoCal, 8028 Greenleaf Avenue, Whittier, CA 90602, or by visiting us in person. Your change will take effect in a reasonable time thereafter. We are not liable for any third-party incurred fees, other legal liability, or any other issues or liabilities arising from Communications sent to an invalid or inactive email address that you have provided.

Method of Providing Communications to You in Electronic Form. All Communications that we provide to you in electronic form will be provided either: (1) via email; (2) via the ‘Messages’ feature in online banking; (3) by access to a website that we will designate in an email notice we send to you at the time the information is available; (4) by requesting you download a PDF file containing the Communications.

Hardware and Software requirements. In order to access, view, and retain electronic Communications, you must, at your cost, have available:

- A valid operating email address and active email account.

- Internet access and connectivity.

- A 128-bit encryption internet-capable computer (or other device) or higher, and at least of the following browsers; the 2 most recent versions of Edge, Mozilla Firefox, Google Chrome, or Safari, and JavaScript and cookies enabled.

- Flash and Acrobat Reader software to access and view Communications provided in PDF format.

- Sufficient memory and electronic storage capacity to download and save PDF documents on your computer’s (or other device) hard drive or other data storage vehicle if you wish to retain records in electronic form.

- A connected printer if you wish to print and retain records on paper.

We reserve the right to discontinue support of any Internet browser or 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. We do not make any warranties on equipment, hardware, software, internet service provider, or any part of them, expressed or implied, including, without limitation, any warranties of merchantability or fitness for a particular purpose.

Changes to Hardware and Software Requirements. If our hardware or software requirements change to an extent that, in our opinion, would create a material risk in your ability to access and retain Communications, we will give you notice of the revised hardware or software requirements and provide you the option to withdraw your consent without imposing a withdrawal fee. If you decide to continue receiving Communications electronically, you must reconfirm consent electronically and demonstrate that you can access Communications according to the revised requirements.

Your Right to Receive Paper Communications. We will not send you a paper copy of any Communications we send to you in electronic form unless you request it or we otherwise deem it appropriate to do so. You may obtain a paper copy of electronic Communications by printing it yourself or, provided that such request is made within a reasonable time after we first provided the electronic Communication, you may request that we provide you a paper copy. You may request the specific record by detailing your request using the ‘Messages’ feature in online banking, by calling (866)CU SoCal (866-287-6225), or by writing to us at CU SoCal, 8101 E Kaiser Blvd, Ste 300, Anaheim, CA 92808. A fee to request paper copies of Communications may be imposed as set forth in our Schedule of Fees. We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any Communications that you have authorized us to provide electronically.

Communications in Writing. All Communications in either electronic or paper form from us to you will be considered “in writing.” For your records, you should print or download a copy of this Disclosure and any other Communications that are important to you.

How To Withdraw Consent. You may withdraw your consent to receive Communications in electronic form at any time using the ‘Documents Mailing Preferences’ through online banking, by detailing your request using the ‘Messages’ feature through online banking, by calling (866)CU SoCal (866-287-6225), by writing to us at CU SoCal, 8101 E Kaiser Blvd, ste 300 Anaheim, CA 92808, or by visiting us in person. We will not impose a fee to process the withdrawal of your consent to receive electronic Communications, however, your access to and use of some products and services such as online banking and mobile banking may be restricted or terminated. At our option, 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. Any withdrawal of your consent to receive electronic Communications will be effective only after we have had a reasonable period of time to process your request. Your consent will remain in force until withdrawn in the manner provided in this section.

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.

To Consent: After reading and acknowledging the terms of the ESIGN Consent and Disclosure, select the appropriate checkbox. By submitting your application you affirmatively consent to receive Communications in electronic form that we are required by law to send you in writing or other Communications in connection with your Account(s).

To Decline: If you decline or cannot meet the requirements to consent to the ESIGN Consent and Disclosure, please cancel your application by closing the window. select the Cancel button within the electronic banking presentation. If you decline, it may be necessary for you to visit one of our branches in person in order to conduct business with us and you may be restricted from using or obtaining certain products and services now and in the future.