

**PREMIUM SAVINGS ACCOUNT
CONSENT TO ELECTRONIC DELIVERY OF DISCLOSURES**

Effective August 1, 2024

Introduction

This Consent to Electronic Delivery of Disclosures (“Consent”) allows us to provide you with electronic versions of important notices and documents associated with opening and maintaining a Premium Savings (Premium Bundle Rewards Savings) Account (“Premium Savings Account”) with OnPoint Community Credit Union (“OnPoint,” “we,” and “us”). Certain laws and regulations require us to provide notices and disclosures to you in “writing” (traditionally this is defined as a paper notice). The E-SIGN Act allows us to provide these written documents and disclosures to you electronically with your consent.

Scope of Consent and Types of Disclosures

This Consent applies to all disclosures, including initial disclosures, notices, and terms and conditions related to your Premium Savings Account, which include, but are not limited to:

- Premium Savings Account Terms & Conditions (Account Terms & Conditions)
- Truth in Savings Disclosure
- List of participating Receiving Financial Institutions
- Notices regarding changes to your Account Terms & Conditions
- Updates to the list participating Receiving Financial Institutions

Access to Notices and Disclosures Delivered Electronically

The format of the electronic documents we provide may vary based on the internet-enabled device (“Device”) you use to access your Premium Savings Account. You will need a valid email address, phone number, connection to the internet, and the following hardware and software to view the notices and disclosures we deliver to you electronically:

- Browser—a current version of the browsers supported by our website, which include Google Chrome, Mozilla Firefox, Apple Safari, and Microsoft Edge.
- PDF reader—a current version of a program that reads and displays PDF files (such as Adobe Acrobat Reader).
- Operating System—an operating system that supports a current version of one of the browsers listed above and a current version of a program that reads and displays PDF files, including the most current version of Microsoft Windows and Apple OS for personal computers and iOS, Android, or Windows Phone for mobile devices.
- Device—a Device that can connect to the internet and has sufficient storage capacity to download and save the notices and disclosures we send you or the ability to print notices and disclosures from your Device.

How to Obtain Paper Copies

You may request a paper copy of any of the notices and disclosures we provide you electronically by contacting our Contact Center at 503.228.7077 or toll free at 800.527.3932 or by writing to Contact Center, P.O. Box 3750, Portland, OR 97208. A fee may be applicable. Please see our Personal Fee Schedule at onpointcu.com/rates-rewards/personal/#fees. You may also download and print any notices or disclosures we send you. We may at our

option deliver information to you on paper and may also require that certain communications from you be delivered to us on paper at a specified address.

Keep Your Contact Information Updated

It is your responsibility to provide and maintain a current e-mail address and phone number. You can update information, such as your e-mail address, within OnPoint's online and mobile banking by selecting "Settings" and then "Update Contact Info."

Withdrawal of Consent

You may withdraw your consent to receiving notices and disclosures in electronic form by contacting our Contact Center at 503.228.7077 or toll free at 800.527.3932 or by writing to Contact Center, P.O. Box 3750, Portland, OR 97208. There is no fee to process your withdrawal of this Consent. Any withdrawal of this Consent will be effective only after we have a reasonable time period to process your withdrawal. If you withdraw your consent, some services may no longer be available, including the Premium Savings Account.

CONSENT By clicking, signing or checking that you agreed to our E-SIGN Consent, you: (1) acknowledge that you have read and understand this E-SIGN Consent to Electronic Delivery of Disclosures and Notices; (2) acknowledge that you have the ability to access notices and disclosures delivered electronically; and (3) consent to electronic delivery of notices and disclosures described in this Consent.