



ELECTRONIC COMMUNICATIONS DISCLOSURE AND CONSENT

Description of Service and Consent.

You have begun a membership and credit application online. We are required by law to provide you with certain important information at this time. Once you consent to receiving electronic instead of paper notices, we will provide you certain information as part of your application as required by Equal Credit Opportunity Act and Regulation B, Electronic Funds Transfer Act and Regulation E, Truth in Lending Act and Regulation Z, Funds Availability Act and Regulation CC, Truth in Savings Act, Fair Credit Reporting Act, Fair Billing Rights Act, Loan Payment Protection Agreements, National Credit Union Association, Internal Revenue Code and any other applicable federal, state or local law, or regulation or any agreement with you, including without limit, Legal Acknowledgements and Agreements, Consumer Account Disclosure, Account Agreements, Important Information Regarding Your Privacy, Funds Availability Policy, Electronic Funds Transfer Services, Periodic Statements, Taxpayer Identification Number Certification and Backup Withholding Information, Prescreen & Opt-out Notices, Bill Payment Services, Visa Rates and Fees Disclosure, BECU Loan Payment Protection Disclosure, the Credit and Security Agreement, the Credit and Security Agreement Addendum, When Your Home is on the Line, Important Terms of our Home Equity Lines of Credit, Agreements and Signatures for the BECU Consumer Loan Plan and Security Agreement Disclosure and Loan Payment Protection Program. With respect to any account or service, we may, but are not obligated to, send other communications, including without limit, marketing or courtesy notices and communications. Any and all electronic disclosures and communications, whether or not required by law or regulation, are collectively referred to as "Communications". By accepting this Disclosure and Consent notice, you agree to receive all such Communications from Boeing Employees' Credit Union ("BECU" "we," "us," or "CU") electronically. If you do not wish to receive Communications electronically, you may click "cancel" and obtain a paper application at www.becu.org or at any BECU office.

Communications From You Are Not Covered.

Applicable law sometimes requires you to give BECU "written" communications and your consent does not relate to those. In order to coordinate our processing, as well as providing any "written" notices required by contracts with BECU, BECU reserves the right to communicate with you by other means, such as mail or telephone, and to require you to use those means also. Additionally, we reserve the right to make amendments to this Disclosure and Consent agreement without prior notice and will notify you as required by law. By continuing to use the application, product or service, you accept the change or you may decline by withdrawing your consent.

Copies.

You may print or download all of the electronic Communications provided to you in this application. If we are required by law to give you the Communication, upon request, we will provide a paper copy at no additional cost, except as set forth in the Consumer Account Disclosure. If you would like a paper copy of a Communication, you will be required to contact our Contact Center at 206-439-5700 or 800-233-2328 (outside Seattle) and place your request.

Withdrawing Consent to Electronic Delivery.

You may provide us notice that you are no longer willing to accept Communications electronically by calling our Contact Center 206-439-5700 or if the Web screen for the particular services provide an electronic option to terminate Communications, you may withdraw your consent electronically by that method. If you withdraw your consent for electronic delivery of Communications with respect to any service, we may, at our sole discretion, automatically terminate your use of that service.

System Requirements.

To receive the Communications electronically, you will need to ensure you are able to receive the information electronically and retain it. You must have a connection to the Internet and have the following hardware and software: Computer Processor (CPU) with Internet connectivity and capable of receiving and sending email and storing electronic Communications Monitor: Optimum screen resolution: 800 x 600 Modem or ISDN devices; 14.4 baud or better Printer capable of printing text screens or a hard drive capable of storing data Internet/Web browser capable of 128-bit encryption. Adobe® Acrobat® Reader® software, so you can view Adobe PDF files

Consent and Acknowledgement.

By consenting, you are agreeing to designate an e-mail address for use for all electronic Communications from us. When a Communication is available for you through our Web site or a message is posted for you to BECU Web site, we will send a notice to the e-mail address you designate or the mailing address in our records for the applicable account or service and such Communication will be deemed sent and received at such time.

Member Responsibilities.

You are responsible for notifying the Credit Union of any changes to your email address by calling the Credit Union at 206-439-5700 or use BECU Online Banking. If the Credit Union learns that you are no longer receiving our email notifications (for example, an email to you is returned as undeliverable), the Credit Union may discontinue sending Electronic Communications. The Credit Union will make a reasonable attempt to redeliver your Electronic Communications. However, the Credit Union is not obligated to verify that you are receiving your Electronic Communications or accessing your Electronic Communications. By clicking the acceptance box below, you acknowledge:

- Receipt of and evidence your intent to be bound by this Electronic Communications Disclosure and Consent notice;
- That you confirm you are able to access and retain electronic Communications as described above; and
- That you agree to accept Communications electronically as described above for any accounts, products and services you now or in the future may have or have had in the past with BECU.