eDocument Delivery Agreement

This statement requests your consent to permit **TwinStar Credit Union** to provide communications and information to you in secure electronic form rather than in paper form for your selected accounts. Before you decide whether or not you wish to give your consent to receiving electronic notices and records, you should read and consider the following information. By accessing our service, you agree to the terms and conditions.

System Requirements

- Available browser updates applied for improved security that provide anti-virus and spyware protection.
- Microsoft℞ Windows℞ 10, or Mac OS X 10.10 with a supported PC or Mac℞

    Note: Microsoft stopped supporting Windows XP and XP-compatible Internet Explorer (IE) in April 2014, including security updates. XP users who do not upgrade their operating systems should replace IE with Google Chrome™ for an up-to-date, secure Internet Browser.

- Cable, Digital Subscriber Line (DSL), or Integrated Services for Digital Network (ISDN) Internet connection. (Dial-up connections are not supported.)

    Note: Satellite connections often have difficulty supporting encrypted, Hypertext Transfer Protocol Secure (HTTPS) applications. Since online is HTTPS-encrypted for the safety of your financial information, some satellite cable connections may exhibit slow responses.

Email Requirement

- Valid and current email address

PDF Reader Requirements

- We recommend the most recent version of Adobe℞ Reader℞ (or equivalent pdf viewer) available for desktop and mobile devices.

Printing Requirement

- If you wish to print out your eDocuments, you will require a printer

Browser Requirements

- Browser support is subject to change with little to no notice and we encourage end users to configure browsers for automatic updates. Use the most recent versions available for the browsers listed in the following table for the most secure experience online. Any browsers not listed in the following tables should be considered unsupported.

    Notes:
    For the most secure and consistent experience on mobile devices and tablets, use our mobile app instead of mobile browsers. See the Mobile Requirements section for more information.

    Compatibility mode and document mode settings in the browser are not supported. A browser not supported page will appear if a user attempts to log in via a browser with one of these modes set.

- Some supported browsers, as listed below, may show minor behavioral or cosmetic differences, but will generally support that application's features and functionality. Any browsers and respective versions not listed in the following tables should be considered unsupported.

Supported Browsers	Windows 10	Mac OS X 10.10 -Current Version
Google Chrome_TM_ (Current version plus the previous two versions are supported)	**Yes**	**Yes**
Mozilla® Firefox® (Current version plus the previous two versions are supported)	**Yes**	**Yes**
Microsoft Edge_TM_ (Current version plus the previous two versions are supported)	**Yes**	**No**
Safari® (Current version plus the previous two versions are supported)	**No**	**Yes**
Microsoft Internet Explorer 11.X (Limited support)	**Yes**	**No**

Note: For information about Google Chrome versions indicated above, see https://chromereleases.googleblog.com/search/label/Stable%20updates

For more information about Mozilla Firefox versions indicated above, see https://www.mozilla.org/en-US/firefox/latest/releasenotes

Note the following details about the PC browser support table:

- Online is not compatible with Safari Ⓡ on Microsoft Windows, as Apple discontinued development of security patches for Microsoft Windows. However, online is compatible with Safari on Mac OS X 10.10, as shown in the previous table.

Mobile Requirements

This section describes the operating systems and connection types that are compatible with the mobility apps members can download from the Apple Store (for iOS devices) or Google Play (for Android™ devices).

Note the following details about mobile apps:

- A valid email address and telephone number are required.
- Apps function best when the GPS or native mapping app (also called Location Services) is enabled.

Android™ requirements

Version
Android 5.X and later

Apple iOS Requirements

Version
iOS 10.X
iOS 11.X
iOS 12.X

Note: Members on unsupported OS versions will still be able to access online banking via the mobile browser. Mobile browser access is minimally supported and does not offer native app features, such as mobile remote deposit capture and fingerprint login.

*The following mobile operating systems are **not compatible** with mobility apps:*

- Windows Phone Ⓡ
- Blackberry Ⓡ
- Kindle Fire™

Mobile Connectivity Requirements

Connectivity
5G
4G LTE
Wi-Fi

You will be required to enter your Login ID and password to view the electronic document. You agree it is your sole responsibility to protect your password from unauthorized persons. You agree that it is your responsibility to ensure that the electronic eDocuments cannot be intercepted or viewed by others. You agree that **TwinStar Credit Union** has no control as to the persons who have access to your personal computer and your password once it is in your possession. **TwinStar Credit Union** will not be liable for any authorized access to your personal computer or your passwords.

You understand that you have no expectation of privacy if you transfer any eDocument via email to another person or entity using the Internet. You further agree to release **TwinStar Credit Union** from any liability if the information is intercepted or viewed by unauthorized parties at your employer or any other email address you have provided.

By accepting the terms of this agreement, you hereby authorize **TwinStar Credit Union** to provide notification of periodic account eDocuments and other periodic or special notices to you by email. Other periodic or special notices may include hold notices on availability of funds, error resolution notices, privacy notices or any other notice that federal laws and regulations from time to time may require us to provide to you. Your authorization means that we can provide you with periodic eDocuments of your account and special notices electronically. You are responsible for notifying us of any email address changes. Notification of any email changes should be received before the end of your normal eDocument cycle. You may change your email address within online/mobile banking (Settings, My Information) or mailing a written signed request accompanied by a legible copy of non-expired photo ID to TwinStar Credit Union, PO Box 718, Olympia, WA 98507. You may also visit any of our locations and speak with one of our Service Representatives for assistance. There is no fee to request a paper copy of a regulatory notice or a copy of the changes of fees or terms on your account. If you wish to have a paper copy of an eDocument or check, normal research fees will apply. https://www.twinstarcu.com/disclosures/deposit-agreement-and-disclosure.

Your email address may be changed using the procedure described above by any authorized party to your account. THE CREDIT UNION SHALL HAVE NO OBLIGATION OR LIABILITY TO ANY OF THE PARTIES TO A MULTIPLE-PARTY ACCOUNT IF THE EMAIL ADDRESS IS CHANGED USING THE PROCEDURES SET FORTH ABOVE.

You must promptly review your eDocument and any accompanying items and notify us in writing, via telephone, or in person at any of our locations (within the applicable time periods specified in your deposit agreement) of any error, unauthorized signature, lack of signature, alteration or other irregularity. Any applicable time periods within which you must notify us of any errors on your account eDocument(s) shall begin on the eDocument date regardless of when you receive and/or open the eDocument.

If you believe your eDocument is lost or that someone has obtained access to your eDocument without your permission, write to us at TwinStar Credit Union, PO Box 718, Olympia, WA 98507. You may also contact one of our Service Representatives, in person at any branch location or call 1.800.258.3115.

You have the right to withdraw your consent to receive electronic periodic eDocuments at any time. To withdraw your consent to receive electronic eDocuments, you must notify us through our

electronic banking services at http://www.twinstarcu.com, or in writing. You may also contact one of our Service Representatives, in person at any branch location or call 1.800.258.3115. Once the withdrawal of your consent has been received and processed, you will no longer receive eDocuments. The withdrawal of your consent should be received before the end of your normal eDocument cycle.

All electronic eDocuments shall be in full compliance with applicable laws and regulations. The provisions in this agreement are part of (and in supplement to) TwinStar Credit Union's Terms and Conditions for Depository Accounts and are subject to all the provisions in the Terms and Conditions for Depository Accounts. Each TwinStar Credit Union account that you designate to be included within the eDocument service and eDocuments program is also governed by the terms and conditions otherwise applicable to that kind of account as separately disclosed to you, either in the Terms and Conditions for Depository Accounts, applications and enrollment forms, the applicable personal or business fee schedules, credit or deposit agreements, our Privacy Policy or other written disclosures.

I have read and agree to the terms of the eDocument Disclosure and I would like to receive eDocument delivery. I understand that for the accounts listed above I will no longer receive a periodic Document sent by U.S. Mail.