

ELECTRONIC RECORD AND SIGNATURE DISCLOSURE

From time to time, Silver State Schools Credit Union (hereafter referred to as “we” or “us”) may be required by law to provide to you certain written notices or disclosures. Described below are the terms and conditions for providing to you such notices and disclosures electronically through the DocuSign, Inc. (DocuSign) electronic signing system. Please read the information below carefully and thoroughly, and if you can access this information electronically to your satisfaction and agree to these terms and conditions.

Right to receive documents on paper

Within 24-months, you may request a paper copy of any record provided or made available electronically by us. You will have the ability to download and print documents we send to you through the DocuSign system during and immediately after signing session and, if you elect to create a DocuSign signer account, you may access them for 90-days after such documents are first sent to you. After such time, if you wish for us to send you paper copies of any such documents you will be charged a \$5.00 per-document fee. You may request delivery of such paper copies from us by following the “How to contact Silver State Schools Credit Union” procedure described below. Your account will be debited all fees at time of request.

Withdrawing your consent and choosing to receive documents in paper format

If you agree to receive notices and disclosures electronically, you may withdraw your consent at any time. To inform us that you no longer want to receive future notices and disclosures in electronic format you may by contact us by following the “How to contact Silver State Schools Credit Union” procedure described below or by declining to sign a document from within your DocuSign session, and on the subsequent page, selecting the check-box indicating you wish to withdraw your consent.

Electing to receive records only in paper format may slow down the speed at which you receive documents or notices.

Updating your information:

Update your contact information including address and e-mail address online at silverstatecu.com or by contacting us by following the “How to contact Silver State Schools Credit Union” procedure described below.

How to contact Silver State Schools Credit Union:

- i. E-mail support@silverstatecu.com ;
- ii. Call (702) 733-8820 or toll free (800) 357-9654
- iii. In person at any branch location
- iv. Mail request to Silver State Schools Credit Union
Attn: Operations Support Services
P.O. Box 12037
Las Vegas, NV 89112

Hardware and software minimum requirements

Operating Systems:	Windows® 2000, Windows® XP, Windows Vista®; Mac OS® X
Browsers:	Final release versions of Internet Explorer® 6.0 or above (Windows only); Mozilla Firefox 2.0 or above (Windows and Mac); Safari™ 3.0 or above (Mac only)

PDF Reader:	Acrobat® or similar software may be required to view and print PDF files
Screen Resolution:	800 x 600 minimum
Enabled Security Settings:	Allow per session cookies

** These minimum requirements are subject to change. If these requirements change, you will be asked to re-accept the disclosure. Pre-release (e.g. beta) versions of operating systems and browsers are not supported.

Acknowledging your access and consent to receive materials electronically

By checking the 'I agree' box, I confirm that:

- I was able to read this electronic E-SIGN ACT DISCLOSURE AND AGREEMENT
- I was able to print on paper or electronically save this agreement for my future reference or to email this disclosure to an address where I will be able to print on paper and save it for future reference.
- I have an active email address on file with Silver State Schools Credit Union and confirm that I have the hardware and/or software described above.
- Until I notify Silver State Schools Credit Union as described above, I consent to receive any records, notices, agreements or disclosures made to me by Silver State Schools Credit Union during the course of my relationship with Silver State Schools Credit Union electronically.