rize
BEYOND BANKING
PO BOX 8017
EL MONTE CA 91734
RizeCU.com • 800.866.6474

E-SIGN DISCLOSURE & CONSENT

Online Account Opening

Effective June 15, 2025

E-Sign Act

The Electronic Signatures in Global and National Commerce Act (E-Sign Act) allows Rize Federal Credit Union (Rize CU) to provide you with documents or communications in electronic form rather than on paper if you consent after we have provided you with the following information.

Your consent for electronic delivery of documents or communications

By clicking the "I Agree" button and completing the online membership application, you agree you have reviewed the applicable disclosures and provided consent to conduct business with Rize CU using electronic communications.

You consent to receive the following information electronically rather than by postal mail or in person:

- All related account disclosures required by applicable federal and state law for the deposit product(s) you have selected;
- Information and instructions about any additional services you select during the application process.
- You authorize us to provide any notice, form, or disclosure to you in electronic format on an ongoing basis by posting the disclosure for you to view here on our website or by sending an electronic copy to the primary account holder's email.

If you do not agree or consent to receiving an electronic copy of the related account disclosures, agreements and instructions, we will not be able to open the deposit account(s) online. Instead, you may visit any of our branches to open an account.

Scope of your consent

Your consent to receive documents or communications electronically applies only to communications regarding your request for membership and your new account application.

Note: Consenting to receive documents or communications electronically under this E-Sign Disclosure & Consent does not authorize electronic delivery of periodic statements. You must agree to the E-Sign Disclosure & Consent for eStatements in digital banking to receive periodic statements electronically.

Method of providing documents and communications to you in electronic form

All documents or communications may be viewed electronically on this website and saved by:

- Printing paper copies; or
- Storing the hyperlink on your computer.

In addition, we may deliver documents or communications to you by sending the document or communication to an email address you have provided us or, to the extent permissible by law, by providing access to a website we will generally designate in advance for such purpose; or any other electronic means we have mutually agreed upon. Delivery of electronic documents or communications by any of these methods will be considered "in writing" and have the same legal effect as written paper documents or communications.

Your right to receive paper copies

You may obtain a copy of any document or communication in paper form upon request, in addition to access to the document or communication in electronic form.

To receive a paper copy of any document or communication, you may call us at 800.866.6474 or write to us at PO Box 8017, El Monte, CA 91734. The copy request must contain your account number, name, contact phone number, and a description of the document or communication requested. It must also be signed by you. You will not be charged a copy fee for any document or communication.

Rize CU may always, in our sole discretion, provide you with any documents or communication via paper, even if you have chosen to receive it electronically.

Right to withdraw electronic consent

You have the right to receive communications from us in non-electronic form. You may withdraw your consent by calling us at 800.866.6474 or write to us at PO Box 8017, El Monte, CA 91734.

Hardware and software requirements

In order to receive and save any document or communication electronically, you must have:

- A computer, mobile device, or other electronic device with internet access;
- A secure internet browser with 128-bit encryption;
- A program that reads and displays PDF files, such as Adobe Acrobat Reader; and
- An active email address.

To print and save your document or communication in electronic form using your computer, you will need:

- A Printer (to print paper copies); and
- A hard drive or other storage device (to download and save electronic copies).

To print and save your document or communication in electronic form using your mobile or electronic device, you will need:

- A printer capable of printing the screenshots on your mobile or electronic device (to print paper copies); and
- An electronic device capable of taking a screenshot that can be printed (to save electronic copies).

Changes to hardware and/or software requirements

You will be notified of any changes to the hardware and/or software requirements that may create a material risk, and you will not be able to receive, view, print, or save a document or communication

You must keep your email address and/or mobile phone number current with Rize CU

You are responsible for informing Rize CU of any change in your email address or mobile phone number. You can update your contact information by calling us at 800.866.6474.