

**ALASKA USA FEDERAL CREDIT UNION
ESIGN DISCLOSURES AND CONSENT**

You are legally entitled to certain disclosures and information in writing about the products, services or accounts and any related notices, disclosures, and records ("Required Information") you may receive or access as part of your relationship with Alaska USA Federal Credit Union (also referred to as "us," "we" and "our" in this document). With your consent, we can deliver Required Information to you electronically. However, we may, in our sole discretion, provide you with any Required Information in writing, even if you have consented to receive it electronically. Your consent to electronic delivery of Required Information also permits the general use of electronic records and electronic signatures.

Statement of electronic disclosures:

Your option to receive paper copies. If we provide Required Information to you electronically, and you want a paper copy, you may call us or visit any branch and request a paper version. You may be subject to a fee for your request, depending on the type of document, unless prohibited by applicable law.

Your consent covers the transaction included with this Disclosure and Consent. Your consent covers only the transaction included with this Consent and Disclosure and remains in effect until you withdraw your consent.

You may withdraw your consent at any time. You have the right to withdraw your consent at any time and at no cost to you. If you wish to withdraw your consent, you must call us or visit any branch and speak with a member service representative.

Hardware and software you will need. To receive Required Information electronically, you must:

- Be able to access the internet;
- Have an active email account; and
- Have access to a computer and an operating system capable of supporting all of the above.

You will also need a printer if you wish to print out and retain records on paper, and electronic storage if you wish to retain records in electronic form.

Future changes to hardware or software requirements. If we need to make a change in hardware or software used to access or retain Electronic Records, and that change would create a material risk that you would not be able to access or retain your Electronic Records, we will give you notice of the revised hardware or software requirements. If we make a material change to the hardware or software you may withdraw your consent at no cost to you.

By clicking the "I ACCEPT" box below, I certify the following. I have read and understand the information in this Alaska USA Federal Credit Union ESIGN Disclosures and Consent concerning the use of electronic records, disclosures, notices, and email, and consent to the use of electronic records for the delivery of Required Information in connection with this transaction. I have been able to view this information using my computer. I have access to the internet, and I am able to send email and receive email with hyperlinks to websites and attached files. I consent to the use of electronic records and electronic signatures in place of written documents and handwritten signatures. I confirm that I am authorized to, and do, consent on behalf of all the co-owners of my accounts.

To contact the Alaska USA Member Service Center, please call: (800) 525-9094 or (907) 563-4567.