

ELECTRONIC COMMUNICATIONS AGREEMENT

Unless you indicate otherwise, you understand that you are consenting, initially and on a continuing basis to receive electronic (instead of paper) communications, records of periodic statements, tax information and other notices regarding your transactions and accounts. If you opened an account online, you must accept electronic delivery of all disclosures.

Electronic communications means that we will make information available to you on our website, within Online Banking or other applicable website. We may send a notice to your email address in our records that such information is available with instructions on how to access it. If we determine that an email message to you regarding any disclosure is undeliverable, we may, at our discretion, choose to send a paper copy of that information in U.S. mail addressed to the statement mailing address for your account in our records. The method of electronic delivery is at our sole discretion. Here is a list of some of the communications you may get electronically:

- Notices and information about Online Banking and our other online banking services and your use of these services - including changes to or termination of Online Banking and other online banking agreements or privileges, etc., or
- Disclosures that we are required by law to provide or make available to you in writing - for example, Electronic Funds Transfers Disclosure, Funds Availability Disclosure, Truth in Savings Disclosures, privacy notice, adverse action notice, etc., or
- Notices and information transmitted in, on or with account statements - for example, ATM Safety, changes to our Membership Agreement and Disclosures, etc., or
- Information, notices and communications about your accounts - for example, account statements, NSF notices, holds placed on your account or funds deposited into your account, late payment notices, loan papers, etc.

To print, download or retain electronic communications, you must have access to and ability to operate:

- A personal computer capable of Internet connectivity, and
- Internet/Web browser capable of 128-bit encryption, and
- An operating system capable of supporting PDF format, Adobe® Acrobat® Reader® software, email software and
- Monitor with minimum 800x600 screen resolution, and
- Printer capable of printing text screens or a hard drive capable of storing data, and
- Valid and current email account.

Please provide a current email address and keep us informed of any email address changes. We are not liable for any third party fees, other legal liability or any other issues or liabilities arising from electronic communications sent to an invalid or inactive email address. In addition, if due to a bad email address we mail a Courtesy Paper Notice of eStatement availability, we may assess a fee (see Schedule of Fees) for each month the paper notification is sent.

If you have questions about the hardware or software requirements, wish to withdraw your consent, or to request a paper copy (photocopy and research fee applies) of your records of periodic statements, tax information and other notices regarding your transactions and accounts, contact Member Services via one of the following:

- Call (800) 458-2228 during member service hours; or
- Write: Top Premium Finance, P.O. Box 2277, Chatsworth, CA 91313-2277