



CONSENT TO ELECTRONIC DELIVERY OF INFORMATION

Please read this Electronic Delivery of Information disclosure thoroughly. This disclosure applies to all of your current and future accounts, products, and services with Desert Financial Federal Credit Union d/b/a Desert Financial Credit Union and its subsidiaries and affiliates ("Credit Union") for which you use Credit Union's Online Banking service, whether accessed through a personal computer or mobile device (the latter being referred to as "Mobile Banking" or "Mobile Banking app"), our websites, or other electronic means. This includes, but is not limited to, shares, lines of credit, loans, and mortgages. The words "you" and "your" mean each account holder, product owner, and/or service user identified on an account, product, or service.

Types of Communications to be Delivered Electronically

By checking the box below, you are electing to receive communications in electronic format, and the Credit Union will discontinue sending paper communications to you, unless you withdraw your consent as described in the 'Right to Withdraw Consent' section below, your account is closed, or there is any restriction on your accounts that would prevent or limit online banking access.

Consent to receive electronic communications includes but is not limited to:

- All disclosures, notices, agreements, fee schedules, statements, records, documents and other information provided to you.
- Privacy Notices
- Tax reporting documents as required by the Internal Revenue Code

Obtaining Copies of Electronic Communications

You may print copies of your electronic communications through Online Banking. You may also obtain a paper copy of any electronic communications received under this Consent by requesting the specific record through Online Banking or sending a written request to the address below:

Desert Financial Federal Credit Union
Attn: Member Assistance Center
P. O. Box 2945
Phoenix, AZ 85062-2945

Fees for receiving paper records, if any, will be assessed in accordance with the published fee schedule, which is available on www.DesertFinancial.com.

Right to Withdraw Consent

You may withdraw your consent at any time by notifying the Credit Union in writing at the address above, calling 602-433-7000, or visiting any branch location. You agree to allow the Credit Union a reasonable time to resume providing disclosures and other information covered by this consent in paper form.

Updated Contact Information

If you change your e-mail address, you must provide the Credit Union with updated information through Online Banking, by phone, or by visiting a branch location. If you fail to provide updated contact information such as an email address, you understand that any communications will nonetheless be deemed to have been provided to you if they were made available to you in electronic form on the Credit Union website, sent to your e-mail address previously provided to Credit Union, or delivered through other electronic means.



Hardware and Software Requirements

You must have access to a computer system or mobile device with a supported web browser in order to receive disclosures electronically. Supported browsers include current versions of Internet Explorer, Firefox, Chrome, or Edge. To print or download these electronic documents, you must have a printer connected to your device and sufficient hard-drive or other storage space to store these documents.