

Terms & Conditions

I authorized South Bay Credit Union to perform this transaction on my account as requested via this electronic form.

1. I understand I may submit transaction and account requests using my computer, tablet, phone or credit union supplied computing device. I can initiate transactions and account requests from anywhere. South Bay Credit Union will verify my identity by the information I provide on the forms as well as physical identification verification if I complete my transaction in a branch. I agree to these processes.
2. I understand South Bay Credit Union may collect certain information when I perform a transaction request. This data includes geographic location, identifying mobile device or tablet information or other data used exclusively to verify that I am the person who is authorizing these electronic requests.
3. If I am using the call ahead transaction feature, I understand I will be required to provide proof of my identity when I visit a branch to collect the requested transaction. If I am initiating the transaction request in a branch, I will also be required to provide proof of my identity.
4. I agree to immediately notify South Bay Credit Union of any change in my e-mail address, address or primary contact phone number.

Disclosure Notices

The CREDIT UNION may provide documents which are delivered to you electronically. These electronic documents are accessible when you login to the online banking SYSTEM. You agree to receive these documents, and any disclosures to which you are entitled under Federal Reserve Board Regulations B (Equal Credit Opportunity Act), E (Electronic Fund Transfers Act), M (Consumer Leasing Act), Z (Truth in Lending Act), and CC (Expedited Funds Availability Act); the National Credit Union Administration Truth in Savings Regulation, the Fair Credit Reporting Act, and any other applicable state or federal regulation or statute, including but not necessarily limited to your monthly credit union account statement, electronically, through your access to this system.

You understand and agree that even though you have agreed to receive disclosures electronically, you may contact the CREDIT UNION by email or telephone to request that the CREDIT UNION send a paper copy of a disclosure that has already been sent electronically, and that the CREDIT UNION may charge a fee for that service, which fee will be separately disclosed. You agree that such fee can be deducted by the CREDIT UNION from any account you own at the CREDIT UNION.

Revised: May 2019.

E-SIGNATURES

If I use the e-signature feature of this Web site, then I agree to conduct transactions with electronic records and electronic signatures instead of paper-based documents and signatures. I am under no obligation to transact business electronically. I may choose to simply download forms from this Web site and submit them via regular mail or facsimile.

By my use of the e-signature feature of this Web site, I represent and warrant without reservation that I have the legal right, power, and authority to agree to all terms contained in the electronic records on this Web site on behalf of myself and the member on whose behalf I am acting, if different. I further agree that my use of the e-signature feature of this Web site constitutes an "electronic signature" as defined by the Electronic Signatures in Global and National Commerce Act ("E-Sign") and the Uniform Electronic Transactions Act ("UETA") and that I have formed, executed, entered into, accepted the terms of, and otherwise authenticated the terms specified herein for the use of the e-signature feature of this Web site.

I further acknowledge and agree that proceeding to use the e-signature feature of this Web site constitutes my full agreement to all terms and conditions contained herein and that such agreement is an "electronic record" for purposes of E-Sign, UETA, and the Uniform Computer Information Transactions Act and as such is completely valid, has legal effect, is enforceable, and is binding on, and non-refutable by me and the member on whose behalf I am acting, if different, as if it were any other duly executed paper contract.

By your use of the e-signature feature of this Web site I am deemed to have read every record and document before electronically signing same. If I do not understand any record or document, then I agree to communicate directly with an appropriate agent of South Bay Credit Union concerning my understanding prior to my continued use of the e-signature feature of this Web site. By my use of the signature feature of this Web site, I consent to jurisdiction and venue in Los Angeles County, California for any dispute arising out of same, and I further agree that South Bay Credit Union shall be entitled to reasonable attorneys fees, including pre-litigation fees, for enforcement in any court of any of the terms and conditions contained herein.

YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT



AMERICAN SHARE INSURANCE

This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money. The credit union is not insured by any state government.