



E-Sign Act and eStatement User Agreement

Member FDIC

Welcome to the OneUnited Bank eStatement Delivery Service. Our goal is to provide you with a free, convenient, secure and environmentally friendly electronic version of your bank statements ("Statements") and other documents, disclosures and communications.

We need your consent to begin sending your bank statements and other documents, disclosures and communications to you electronically. If you open an online account, you are consenting to the E-Sign Act and eStatement User Agreement ("Agreement"). Therefore, please review this Agreement if you open an online account or opened a branch account and would like to receive your bank statements and other documents, disclosures and communications electronically via our eStatement Delivery Service. (Please Note: OneUnited Bank is required to provide a monthly Reg. E statement to any savings account customer that has any electronic activity during the month. This Reg. E statement will not be delivered electronically. It will be delivered by mail.)

Definitions - For the purposes of this E-Sign Act and eStatement User Agreement, "Agreement" shall refer to this User Agreement. "You", "your" and "user" refer to the accountholder or any other individual authorized to receive electronic delivery of bank statements or other documents, disclosures and communications ("eStatements") under this Agreement. "We", "us", "our", and "Bank" refers to OneUnited Bank. "Online Banking" refers to the OneUnited Bank Online Banking Service. "eStatement Delivery Service" or "the Service" refers to the OneUnited Bank eStatement Delivery Service. "Account" or "Accounts" refers to your deposit or loan accounts at OneUnited Bank.

Agreements -The eStatement Delivery Service is provided as a service of Online Banking and therefore the Online Banking Agreement available at www.oneunited.com/disclosures will be considered the controlling Agreement for the eStatement Delivery Service.

This E-Sign Act and eStatement User Agreement is a contract that establishes the terms covering the electronic delivery of your bank statements, or other documents, disclosures and communications ("eStatements") related to your accounts at OneUnited Bank through the eStatement Delivery Service. By using the eStatement Delivery Service, you agree to all of the terms and conditions of this Agreement and all of the terms and conditions of the Online Banking Agreement. You acknowledge your receipt of this Agreement and your receipt and agreement with the Online Banking Agreement. Upon use of online banking or the eStatement Delivery Service you acknowledge and confirm your understanding of the terms and conditions of both Agreements. Please read this Agreement carefully and review our Online Banking Agreement available at www.oneunited.com/disclosures.

The terms and conditions of the OneUnited Bank Deposit Account Agreement, Truth In Savings Disclosure, Online Truth and Savings Disclosure, Business Account Agreement, Electronic Funds Transfer Agreement, Online Banking Agreement as well as your other agreements with OneUnited Bank such as loan agreements continue to apply notwithstanding anything to the contrary in this Agreement.

Consent to Electronic Delivery of Bank Statements, Documents, Disclosures and Other Communications (eStatements) - When you consent to our eStatement Delivery Service, you agree

that for all of your checking, savings and money market accounts, opened now or opened in the future, you will receive your bank statements electronically.

Your electronic bank statements will contain the same content as the paper versions, which include account balances, transaction activity, electronic funds transfer information, year-to-date interest, and error notification procedures. The choice selected (paper or eStatements) that is recorded in our system on the day the bank statement is rendered will be the statement delivery method used to deliver the bank statement.

In addition, when you consent to our eStatement Delivery Service, you further agree that other documents, disclosures and communications related to any or all of your deposit or loan accounts with OneUnited Bank may also be sent to you electronically via the eStatement Delivery Service, by email and/or posted on the Disclosure page of our website at www.oneunited.com/disclosures.

IMPORTANT: If you open an online account, you are consenting to our eStatement Delivery Service. You can withdraw from this service and receive a paper statement at a cost of \$2 per monthly statement (see **Your Right to Withdraw Consent and Receive Paper Statements** below).

Email Notification - We will send an email to the email address that you have on file in the "eStatements" feature in Online Banking to advise you when your eStatement is available for viewing. In addition, we will include a link in this email to the OneUnited Bank website (www.oneunited.com) where you can logon to Online Banking and access your eStatement.

It is your responsibility to ensure that the "eStatements" feature within Online Banking contains your current email address. For online accounts, we will use the email address you provided when you opened your account.

If you do not wish to receive email notification regarding document availability on some or all of your deposit or loan accounts, you may terminate the email notification by selecting "eStatements" in Online Banking, then select your bank account and "Continue" and then select "My Profile" and "Personal Details" and then click off "Receive Notifications". You will then no longer receive email notifications of eStatements, however you will continue to receive eStatements.

To Change Your Email Address – To change your email address, select "My Settings" in the top right corner of Online Banking and edit your Primary email address. After editing this address, you MUST then select "eStatements" in Online Banking, then select your bank account and "Continue" and then select "My Profile" and "Personal Details" to ensure your updated email address has been changed in eStatements. If your email address has not been changed in eStatements, please call our Customer Care team at (877) 663-8648.

If you update your email address in Online Banking (Under "My Settings"), it is your responsibility to ensure your email address has been updated in the eStatement Delivery Service by simply accessing the eStatement Delivery Service one time after you have made this change and confirming your change.

Bank Statements -Your bank statements ("Statements") will become available through the eStatement Delivery Service shortly after the end of your statement cycle period.

Your bank statements will become available through the eStatement Delivery Service incrementally each month after you enroll in the Service. Statements will be available for twelve (12) months and thereafter the oldest Statement will be deleted when the most recent Statement becomes available through the Service. If you wish to retain your bank statements for a longer period of time, you should download them to your computer or print them during the twelve (12) months that they are available through the

Service. If you request a paper copy of either your bank statement or any check referenced in that statement from us, we will provide a legible copy within a reasonable period of time. Applicable service charges may be assessed for paper copies of your bank statement in accordance with our Online Truth and Savings Disclosure, Truth in Savings Disclosure or Business Account Agreement.

To access and retain your records, your mobile device must be able to install the [OneUnited Bank Mobile App](#) or your computer system must meet the following requirements: 1) a PC or Macintosh-compatible computer; 2) internet access; 3) an internet browser. For PC's using Windows: Google Chrome; Mozilla Firefox; Microsoft Internet Explorer 11.0 or higher. For Macs with OSX: Google Chrome; Mozilla Firefox; Safari 10 or higher. To check if your browser is supported, please use our online [Browser Compatibility Test](#).

Your Right to Withdraw Consent and Receive Paper Statements - You have the right to withdraw your consent to our E-Sign Act and eStatement User Agreement and instead receive paper statements. Simply contact our Customer Care team at 877-663-8648 or send a written request to OneUnited Bank, Customer Support, 3683 Crenshaw Blvd. Los Angeles, CA 90016 with your name, account number and contact information. There is no fee to receive monthly paper statements, except for online accounts where there is a \$2.00 Monthly Statement fee for each monthly paper Statement (See our Online Truth in Savings Disclosure at www.oneunited.com/disclosures).

Requesting a Paper Statement - If you would like a paper copy of a bank statement, please contact our Customer Care team at 877-663-8648 or send a written request to OneUnited Bank, Customer Support, 3683 Crenshaw Blvd. Los Angeles, CA 90016 with your name, account number and contact information. There is a Statement Print Service Charge of \$6.00 for each statement. (See our Online Truth in Savings Disclosure at www.oneunited.com/disclosures or our Truth in Savings Disclosure or Business Account Disclosure provided in our branch when you opened your account.)