

Online Banking Electronic Statement Agreement

By setting your account(s) to **Online Delivery Only** you are authorizing Washington Financial to provide your monthly statement and any required disclosures electronically through your Online Banking account.

You agree that this service will eliminate the mail delivery of paper statements to you as well as check images, disclosures or account related information. These disclosures and/or account related information may include, but are not limited to, Truth-in-Savings, Deposit Account Fee Schedule, Privacy Policy Statement and Electronic Funds Transfer Service Agreement. You agree that the posting of your statement(s), check images and any applicable disclosure(s) in your Online Banking Account constitutes delivery of those documents. You agree to log on to Online Banking at least once per month to view your electronic statement(s).

As a courtesy, Washington Financial will notify you by e-mail when your statement(s) and/or disclosures are available for your review. You must provide a valid e-mail address to Washington Financial and inform us promptly if your address has changed. Washington Financial does not guarantee the delivery of the e-mail notice and regardless of whether or not you receive the e-mail notice you agree that it is your responsibility to log on and review your statement(s) and disclosures at least monthly.

Washington Financial reserves the right to discontinue this service upon 30 days notice to you. You may change your statement delivery method at anytime through your Online Banking account.

If the account statement(s) you have designated to receive electronically are joint account(s), you agree that transmission of any e-mail notification to the address(es) that you have provided will fulfill Washington Financial's notification requirements. All joint owners must be able to access statements through an Online Banking Account(s) and the consent of one owner is sufficient to authorize this Electronic Statement service.

Federal E-SIGN Act Disclosure and Consent

We are pleased to offer you the opportunity to receive information about your account electronically. If you would like to receive correspondence from us via email/on-line banking/mobile banking, instead of paper copies through the mail, please review this notice and provide your consent. This notice applies to all documents, notices and disclosures that we provide to you relating to the account for which you are applying, except as otherwise prohibited by law. By consenting to this E-Sign Disclosure you are not only consenting to all future notices related to your account being provided electronically, but also to all notices associated with any additional products and services available to you through this account (i.e. mobile banking, P2P, cardless cash, etc.).

Please read this Federal Electronic Signatures in Global and National Commerce Act (“E-SIGN”) Disclosure and Consent carefully and print a copy for your records. You can record your consent to the E-SIGN disclosure by placing a checkmark in the box on the webpage. By checking the box on the webpage, you consent to the electronic delivery of any disclosures, agreements, change notices, changes to the terms and conditions of your account and any other documents or notices (together, the “Documents”) that we provide to you relating to your account. You have the right to request a paper copy of disclosures; we will not provide you with paper (non-electronic) copies of any Documents unless specifically requested by you. You may incur a fee for paper copies. Please contact us for more information about the fee.

Electronic Delivery of Disclosures and Notices

To use the Online Account Opening Product and to access, receive and retain the Documents, you must provide, at your own expense, an Internet connected device that is compatible with this financial institution’s Online Account Opening product deployed at the time of access. Your device must meet the minimum requirements outlined below. You confirm that your device will meet these specifications and requirements and will permit you to access, view, and retain the Documents electronically each time you access and use the Online Account Opening product.

Please click on the links to review the account opening disclosures and other documents prior to continuing. To keep a copy of any document that you view online, you may print the document by selecting “Download.” Select your printer and click on OK or select Save to retain a copy on your PC. You should not sign up for online account opening using a public computer.

If you do not want to receive the Documents electronically, you should exit this area of our website. **If you do not consent to receiving the Documents electronically, you will not be able to open the deposit account via our website. If you are not attempting to open an account electronically but rather signing up for on-line banking or e-statements as an account requirement, and you exit without consenting to E-sign, your account will be converted to an account type that does not require access to on-line banking and e-statements. The account will be subject to minimum balance requirements and fees.**

System Requirements to Access Information

To receive an electronic copy of the Documents you must have the following equipment and software:

- A personal computer or other device that is capable of accessing the Internet. Your access to this page verifies that your system/device meets these requirements.
- An Internet web browser capable of supporting 128-bit SSL encrypted communications, which requires a minimum web browser version of Microsoft® Internet Explorer version 10.0 (available for downloading at <http://www.microsoft.com/windows/ie/downloads/default.asp>) and your system or device must have 128- bit SSL encryption software. Your access to this page verifies that your browser and encryption software/device meets these requirements.
- You must have software that enables you to receive and access Portable Document Format or “PDF” files, such as Adobe Acrobat Reader® version 8.0 and above (available for downloading at <http://www.adobe.com/products/acrobat/readstep2.html>). Your access to this page verifies that your system/device has the necessary software to permit you to receive and access PDF files.

Withdrawal of Electronic Acceptance of Disclosures and Notices

You may withdraw your consent to receive statements in electronic form for any of your accounts by contacting us using the contact information located on our website. **If on-line banking and e-statements are a requirement for your specific account held at the Bank, and you withdraw your consent, your account will be converted to an account type that does not require access to on-line banking and e-statements. The account will be subject to minimum balance requirements and fees.**

We may impose a fee to process the withdrawal of your consent to receive electronic statements. Any withdrawal of your consent to receive electronic statements will be effective only after we have a reasonable period of time to process your withdrawal.

How to Update Your Records

It is your responsibility to provide us with true, accurate and complete e-mail address, contact, and other information related to this Disclosure and your account(s), and to maintain and update promptly any changes in this information. You can update such information (such as your e-mail address) by contacting us using the contact information on our website.