



## Electronic Delivery Consent of Documents & Disclosures

### ELECTRONIC DELIVERY TERMS

By clicking the "Consent" below, you agree to accept delivery of your account documents electronically by Oregonians Credit Union ("Oregonians"). The following terms and conditions apply to our electronic delivery and your receipt of account documents:

### DEPOSIT DOCUMENTS

Your electronically delivered deposit account documents will include all documents required to request, open, and maintain your accounts, including but not limited to:

Electronic Documents		
<b>Account Opening Documents</b>	<ul style="list-style-type: none"> <li>• Membership &amp; Account Agreement</li> <li>• Funds Availability Policy</li> <li>• Electronic Funds Transfer Agreement</li> </ul>	<ul style="list-style-type: none"> <li>• Privacy Policy</li> <li>• Truth-in-Savings, Rate &amp; Fee Disclosures</li> <li>• Digital Banking Agreement</li> </ul>
<b>Subsequent Documents</b>	<ul style="list-style-type: none"> <li>• Periodic Statements</li> <li>• Change in Terms Notices</li> <li>• Annual Privacy Policy</li> </ul>	<ul style="list-style-type: none"> <li>• Account and transaction alerts</li> <li>• Future service enrollments, communications and notices</li> <li>• Other required annual notices</li> </ul>

### ACCESSING & SIGNING DOCUMENTS

Before obtaining products or services electronically through Oregonians, please carefully review and save or print a copy of this consent for your records. At the time you request a specific account product or service, you may be asked to sign and agree to the terms of the account/service documents electronically.

### ACCESSING PAPER COPIES

The documents and information provided to you electronically will not be sent to you in a paper copy unless you contact our Member Service department and request a paper copy of a particular document.

### YOUR RIGHT TO CANCEL

You have the right to cancel and withdraw your consent to electronic document delivery at any time. If you wish to withdraw your consent, you may do so by contacting our Member Service department at 503-239-5336 or by logging into digital banking. Please allow a reasonable period of time to process your request.

### FEES & RESTRICTIONS

We reserve the right to charge a fee for your requesting a paper copy of any disclosure you received electronically. Please see our Fee Schedule for current fees.

### YOUR SYSTEM REQUIREMENTS

You will need a computer or other device to access the internet, an email address, Internet service and a printer for printing or computer storage such as a hard drive or thumb drive for saving documents. The following are the software requirements necessary for you to access, receive and retain electronically delivered documents:

<b>Browsers</b>	Recent version of a widely used internet browser such as Firefox, Chrome, or Safari
<b>PDF Reader</b>	Recent version of Adobe reader or other software capable of displaying pdf documents

We will notify you whenever we change or revise these requirements.

#### YOUR RESPONSIBILITIES

You certify that you are capable of retaining and accurately reproducing the electronically delivered documents as electronic records for any future reference. You certify you have provided us with your current email address to which we may send electronic documents and communications and you will immediately notify us of any changes in your email address. We are not obligated to verify that you have received or can access any account document. If we learn that you are no longer receiving email communications (for example, an email is returned as undeliverable), we may discontinue sending email communications. We will make a reasonable attempt to redeliver your notification electronically.

#### CONTACTING US

You may contact the us to request paper copies, withdraw your consent, or notify us of changes in your email address by calling or texting us at 503-239-5336.