



**PACIFIC NW FEDERAL CREDIT UNION:  
CONSENT TO ELECTRONIC DELIVERY OF DISCLOSURES AND DOCUMENTS**

**Electronic Delivery Terms**

By clicking the “Consent” below, you agree to accept delivery of your deposit and loan account documents electronically by Pacific NW Federal Credit Union (Credit Union). The following terms and conditions apply to our electronic delivery and your receipt of deposit and loan account documents:

**Deposit and Loan Documents.**

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

Electronic Documents	
<b>Account Opening Documents</b>	<ul style="list-style-type: none"> <li>• Member Service Agreement (Parts 1 and 2)</li> <li>• Funds Availability Policy</li> <li>• Electronic Funds Transfer Agreement</li> <li>• Privacy Policy</li> <li>• Truth-in-Savings/Rate and Fee Disclosures</li> </ul>
<b>Loan Documents</b>	<ul style="list-style-type: none"> <li>• Application</li> <li>• Credit Agreement</li> <li>• Security Agreement</li> <li>• All required disclosures, including Truth in Lending Disclosures, Adverse Action Notices, Credit Score Notices, etc.</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> <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 the Credit Union, 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 800-444-5858, or by logging in to your account through Pacific NW Federal Credit Union’s Online Banking and clicking on eStatement link. Please allow a reasonable period of time to process your request.

**Fees/Restrictions.**

There are no fees, penalties or account restrictions for requesting a paper copy of any disclosure you received electronically or for withdrawing your consent at any time.

## 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 Credit Union to request paper copies, withdraw your consent or notify us of changes in your email address. You may call us or write to us at the phone numbers and mailing address listed below, or email us at [eservice@pnwfcu.org](mailto:eservice@pnwfcu.org).

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