



Consent to electronic document delivery

Please read this information carefully and retain a copy for your reference.

Electronic delivery terms:

You (you and any other applicants) have requested OCCU's (Credit Union) membership opening and online account services. The following terms and conditions apply to electronic delivery and receipt of documents. By clicking on the 'I consent', you agree to accept delivery of documents electronically by the Credit Union.

The membership, deposit account and loan documents provided electronically include:

- Membership application/backup withholding & TIN certification & W-8BEN
- Membership & account agreement
- Privacy policy
- Rate & fee schedules
- Visa check card agreement & disclosure
- Overdraft protection and disclosures
- Loan applications, agreements, and disclosures
- Credit card disclosures

Accessing paper copies:

At any time, you may request a paper copy of any document presented to you electronically. The documents provided to you electronically will not be sent to you in a paper copy unless you contact us and request a paper copy of a particular document.

Fees and restrictions:

There are no fees, penalties or restrictions for requesting a paper copy of any account opening document you received in electronic format.

How to contact OCCU:

Call 800.365.1111 or write: OCCU P.O. Box 77002 Springfield, OR 97475-0146

Updating your personal contact information:

You are responsible to notify the Credit Union of your current contact information, including your name, physical address, email address and phone number. You may contact the Credit Union in person or by any of the means described in "How to contact OCCU" to update your personal contact information.

How to decline consent of electronic disclosures:

If you do not wish to receive documents via electronic delivery of documents do not click the 'I consent' button/box, you may make your application in person. If you sign up for eStatements you will continue to receive communication from the Credit Union electronically. You have the right to cancel and withdraw your consent to electronic document delivery at any time by contacting the Credit Union and discontinuing eStatements.

Required hardware and software:

These minimum requirements are subject to change.

Operating systems:	Windows XP, Windows Vista, Windows 7, Mac OSX.
Browsers signing:	Final release versions of Internet Explorer 7.0 or above (windows only); Mozilla Firefox 3.0 or above (windows and Mac); Safari 3.0 or above (Mac OS only); Google Chrome 5.0 or above.
Mobile signing:	Apple iOS 4.0 or above. Android 2.2 or above.
PDF reader:	Acrobat® or similar software may be required to view and print PDF files.
Screen resolution:	1024 x 768 minimum.
Enabled security setting:	Allow per session cookies.