



## Consent to Electronic Information Delivery and Online Services Agreement

This Consent for Electronic Information Delivery and Online Services Agreement (Agreement), applies to all electronic communications for products and services offered by Credit Union West.

By consenting to this Agreement, you are agreeing to online delivery of electronic communications and transactions, which includes but is not limited to:

- All legal and regulatory disclosures and communications associated with the products or services available through Credit Union West
- Notices or disclosures about a change in the terms of your Account
- Privacy policies and notices
- Periodic statements (eStatements) that include your savings, checking and loan account activity, electronic funds transfer services; periodic notice of billing error rights and year-end tax statements for dividends earned and mortgage interest paid
- Fee schedules and rate sheets
- Other notices that may be applicable

By consenting to electronic delivery relating to your account, you authorize Credit Union West or a third party vendor to deliver communications and information, including documents, to you by any of the following means:

1. E-mail notifications
2. Sending you an e-mail message containing a link to [www.cuwest.org](http://www.cuwest.org) or another website or Internet address where the communication or document can be read or printed
3. Sending you a notice that directs you to an Internet address or a website where the communication is posted and from which it can be read or printed

### Your Rights

You may revoke your consent to receive communications in electronic form at any time by contacting us at 602.631.3200, 800.621.0287 (outside Maricopa county), in person at any branch, or by mail to: Credit Union West, PO Box 7600, Glendale, AZ 85312.

No fees will be imposed to process the withdrawal of your consent to receive electronic communications. Any withdrawal of your consent to receive electronic communications will be effective only after we have a reasonable period of time to process your withdrawal. Any withdrawal of your consent to receive electronic communications will not affect the legal validity, enforceability and binding effect of any Notice you received, electronic or otherwise, before the effective date of the withdrawal of your consent.

You have the right to request and receive additional copies of your periodic statements and notices in paper form through the US Mail; however, paper copies may be subject to fees as noted in our Consumer Fee Schedule or Business Fee Schedule and may affect your ability to qualify for certain benefits related to certain accounts. You may request copies by contacting us using any of the channels located on the Contact Us section of our website at [www.cuwest.org](http://www.cuwest.org) or through our secure messaging system in online banking.

You must provide us with a current, valid email address. If you change your email address, you must notify us by updating your email address. To update your e-mail address, log in to your account through Online Banking, log in to your account through Online Banking, click on your name, then on settings, then on contact and then edit next to your email address. User Options and select Change Email Address. If you use spam-blocking software, please update your settings to accept email from us. If we are unable to deliver electronic documents to your email address, we reserve the right to discontinue electronic delivery to you and to resume delivering paper documents to you via US mail.

### **Hardware and Software Requirements**

In order to access, view and retain electronic communications, you must have the proper equipment/software to view and print the documents needed to open your account and keep for your records:

All browsers and pdf readers are supported at the most two recent versions.

A printer capable of printing the Membership Agreement, any related disclosures, agreements, online statements, notices, etc., or ability to electronically save and visually display on your computer screen.

An email address that will allow emails to be delivered and will not be subject to control blocks and able to accept attachments.

### **Consent**

By selecting the "I Consent" button, you consent to receive Notices in electronic form, acknowledge that you are reasonably demonstrating that you can access Notices using the hardware and software described above and that you have an active e-mail account from which you are able print or save Notices. You are also confirming that you are authorized to, and do, consent on behalf of all other account owners named on your account, product or service, subject to applicable law.