



**CONSENT TO ELECTRONIC DELIVERY OF DISCLOSURES AND DOCUMENTS**

**Electronic Delivery Terms**

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

**Deposit Documents**

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

Electronic Documents	
<b>Account Opening Documents</b>	<ul style="list-style-type: none"> <li>• Membership and Account Agreement</li> <li>• Funds Availability Policy</li> <li>• Online Banking Agreement</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 503-0181 x3811. 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>	An up to date internet browser, such as Firefox, Chrome, or Safari.
<b>PDF Reader</b>	An up to date PDF reader like Adobe Reader, Adobe Acrobat, Apple Books, Foxit Phantom, or Nuance Power PDF.

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 at the top of the page, or email us at [maps@mapscu.com](mailto:maps@mapscu.com).

**Maps Credit Union • PO Box 12398, Salem, OR 97309 • 503-588-0181 • 12/8/2021**