



Consent to Electronic Document Delivery

Cascade Community Federal Credit Union • PO Box 1166 Roseburg OR 97470
 541.672.9000/800.848.0618 • www.CascadeCU.org

Electronic Delivery Terms. By signing below, you consent to electronic delivery of your account documents and other information from Cascade Community Federal Credit Union ('Credit Union'). The following terms and conditions apply to our electronic delivery and your receipt of account documents. Once you consent, the Credit Union may use an electronic system to deliver products and services documents to you.

Account Documents. Electronically delivered documents for your Credit Union deposit/loan accounts may include:

Deposit Account Documents	
Initial Account /subaccounts Documents	<ul style="list-style-type: none"> Account Card or Trust Account Card Membership & Account Agreement (with Funds Availability Policy, Wire Transfer Agreement, Electronic Funds Transfer Agreement, and Privacy Policy) Truth-in-Savings Account Disclosures & Fee Schedule
Subsequent Documents	<ul style="list-style-type: none"> Amendments to the above documents and/or Change in Terms Notices Deposit Account Periodic Statements (eStatements) Debit Card Overdraft Opt-in Deposit Hold Notices Account and Transaction Alerts Future Service Enrollments, Communications and Notices

Loan Documents	
Initial Account Documents	<ul style="list-style-type: none"> Loan Application Credit Card Agreement Loan Documents and Home Equity Line of Credit Account Disclosures, Booklet, Counseling Locations Collateral Valuation Risk-Based Pricing Disclosures
Subsequent Documents	<ul style="list-style-type: none"> Credit Card and Loan Periodic Statements (eStatements) Change in Terms Notices Account and Transaction Alerts Future Service Enrollments, Communications and Notices

Accessing, Signing Documents. Before obtaining products or services electronically through Cascade Community Federal Credit Union, 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 through the system.

Requesting Paper Copies. The documents and information provided to you electronically will not be sent to you in a paper copy unless you contact us as described below and request a paper copy of a particular document. A fee applies to any paper copies you request as set forth on our current Fee Schedule.

Your Right to Cancel. If at any time you wish to withdraw your consent to electronic document delivery, contact us as described below allowing a reasonable period of time to process your withdrawal notice.

Fees/Restrictions. There are no fees/penalties/account restrictions for consenting to or withdrawing consent for electronic documents.

Your System Requirements. Following are requirements necessary for you to access, receive, and retain electronically delivered documents. To the extent required by law, we notify you whenever these requirements change.

Equipment and Services Requirements	
Internet connection	Must be available to you; high-speed internet service is recommended
Internet Web Browser	A current version of one of the following internet web browsers capable of supporting 128-bit encryption and being actively supported by its maker: Microsoft Internet Explorer (Windows only), Mozilla Firefox, Google Chrome, or Apple Safari (Mac only)
PDF Reader	A current version of a software program actively supported by its maker that accurately reads and displays PDF files such as Adobe® Viewer or similar software
A computer or other suitable device	With an operating system capable of supporting all the above together with sufficient electronic storage if you wish to retain the records; we strongly recommend a current version of a reputable anti-virus and anti-malware program installed and operating on the computer or device. If you wish to retain the records on paper, you will also need a printer.
Email address	Must be maintained with us with sufficient service capacity to receive our messages

Your Responsibilities. You certify that your equipment and services satisfy the requirements above and 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 each change in your email address. 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. We are not obligated to verify that you have received or can access any account document.

Contacting Cascade Community Credit Union. You may contact the Credit Union to request paper copies, withdraw your consent or notify us of changes in your email address. You may write us at the address above, or contact us by telephone at the number above. If you wish to email us, we recommend doing so using the secure email portal at www.cascadecu.org/about/contact_us/ or by using the secure messaging function on WebTeller.

Consent. You have consented to electronic delivery of account documents by Cascade Community Credit Union when you have completed enrollment for eStatements in WebTeller or when you have signed below.

X _____

Revoke Authorization

Signature of authorized signer for owner & Date