



1123 W Harvard Ave
Roseburg, OR 97470
(541) 672-9000
www.cascadecu.org

Consent to Receive Credit Union Electronic Disclosures

Federal ESIGN Disclosure and Consent

**Please read this ELECTRONIC SIGNATURE ACT DISCLOSURE
carefully and keep a copy for your records.**

The terms "We", "Us", "Our", and "Credit Union" refer to Cascade Community Credit Union, and "You", "Your", and "Yourself" refer to each person applying for electronic delivery. This Electronic Signature Act ("E-Sign Act") Disclosure applies to all electronic communications between You and Us. When you consent to this disclosure, you agree to the following terms and conditions.

Documents Sent Electronically:

We will provide You all documents used by us in the course of business in an electronic format. At any time, You may opt to receive these documents in paper form. The Documents that will be sent electronically include, but are not limited to, the following:

- Account Statements
- Other communication for important Notices, Disclosures, and/or Product and Service announcements from Us
- Loan Documents
- Auto Loan Statements
- Mortgage Loan Statements
- Secured Loan Statements

Authorization:

By clicking accept you agree to receive statements and other documents electronically. To access your statement, you must register for online banking. You will receive instructions on how to access online banking. All other documents will be delivered electronically with the e-mail address on file. You must provide and maintain a valid email address at all times. You can update your e-mail address in online banking, otherwise You must contact Us when You change your email address. Invalid email addresses may be grounds for revoking electronic delivery of the Documents.

Electronic Notification:

When We deliver any Documents electronically, We will notify You with the email address We have on file. The notice will only inform You of its availability. You may update your email address by logging into Online Home Banking. We apologize but we are unable to change an email address through an unsecure email correspondence.

Consent Withdrawal:

At any time, You may withdraw Your consent to the electronic delivery of Your statements. Please contact us at 541-672-9000 or Toll-Free at 800-848-0618, or email us at info@cascadecu.org and

ask to change your statements back to paper delivery. You can also reach us by mail at: 1123 W Harvard Ave., Roseburg, OR 97471.

At Our discretion We may consider an invalid email address, even if valid before, as a withdrawal of consent.

Updated Records:

You are solely responsible for providing, maintaining, and updating your contact information and other information pertaining to this Disclosure current with us. To update Your information You may log into Home Banking or contact Us to assist you.

Hardware and Software Requirements:

Prior to accepting the electronic delivery of disclosures, you should verify that you have the required hardware and software necessary to access and retain Documents and Disclosures in and electronic format. You will need:

- You must have a personal computer or other device which is capable of internet access.
- An internet browser that supports 128-bit encryption such as Edge, Firefox, or Chrome
- A printer connected to your computer, or
- Sufficient hard drive space or other media (e.g. USB drive or CD) if you plan to download and save documents and disclosures in electronic format
- The most up-to-date version of Adobe Reader, which can be downloaded free from get.adobe.com/reader (<https://get.adobe.com/reader/>)

We may revise hardware and software requirements from time to time as necessary, and if there is a chance that the changes may impact your ability to access the documents we will notify you of these changes 30 days in advance and provide you an opportunity to change your method of receiving disclosures.

Paper Copies:

We are not obligated to provide You a copy of the Documents authorized to be sent electronically. If you would like paper copies without revoking Your authorization to electronic delivery, You may either print the Document Yourself, or You may request them directly from Us. We may charge a fee for paper copies. Please see the account fee disclosure.

Communications in Writing:

In accordance with the E-Sign Act, electronic communications of the Documents will be considered "in writing" for the purposes of other federal and state laws.

E-Sign Act:

Your consent to the electronic delivery of the Documents falls under the jurisdiction of the E-Sign Act, and that We and You intend to comply to the fullest extent possible.

Termination:

At Our discretion and if deemed necessary or appropriate, We may terminate Your consent for electronic delivery of the Documents. If such action is taken We will provide You a notice of termination.