



## **Wheelhouse Credit Union E-SIGN Consent Agreement**

Please read this E-SIGN Consent Agreement carefully and retain a copy.

For the purpose of this agreement, "I", "me", and "my" shall refer to each eligible Member opening an account and/or applying for a loan online. "You", "your", or "Credit Union" shall refer to Wheelhouse Credit Union, where the eligible Member is opening the account.

This E-SIGN Consent Agreement applies to all required initial and amended disclosures and agreements related to the Credit Union account(s) and loan(s) for which I am applying for online.

### **Electronic Delivery of Disclosures and Notices**

By selecting "I Agree", I am consenting to receive communications and disclosures, notices, terms and conditions ("required disclosures"), related to the opening of the account(s) and loan(s) I access electronically. The specific documents and disclosures will be provided electronically following my acceptance of this E-SIGN Consent Agreement. I understand these documents will not be mailed to me, unless I specifically request it. To request a paper copy of any disclosure, notice or other document, I should contact my local branch or your call center at 888-907-3628 or write the Credit Union at, P.O Box 719099, San Diego, CA 92171-9099.

Upon request, paper copies will be mailed to my address on file. With the exception of documents, such as copies of checks or other items, copies of disclosures and other notices will be mailed at no charge (refer to Account Agreement and Fee Schedule for specific charges.) I can also print any document I view under this Agreement.

The disclosures I may receive electronically include, but are not limited to the following:

- Account Agreement
- Truth In Savings Act Disclosure
- Checking Account Disclosure
- Visa Application Disclosure
- Privacy Policy

- Notification of any changes in the terms of my account(s) and loan(s) application(s)
- Other notices you are required to provide

I understand the Credit Union will communicate with me at the email address I provide. I agree to provide and maintain a valid, active email address with the Credit Union at which I can receive and view emails. I understand the Credit Union is not be liable for any third-party fees, other legal liability or any other issues or liabilities arising from emails being sent to an invalid or inactive email address that I have provided. Once provided, I understand I may update my email address, mailing address, and phone number by contacting the Credit Union.

### **System Requirements to Access Information**

I understand I must confirm my computer or electronic device meets the specifications and requirements listed below, and permits me to access and retain the disclosures and communications electronically. In order to receive these communications, my computer hardware, software and Internet Service Provider ("ISP") must meet the following specifications:

- 56K modem or faster
- Browser- One of the two most recent versions of Edge, Chrome, Firefox or Safari capable of 256-bit encryption.
- Acrobat Reader to view notices and statements in PDF format.

### **Opening and Saving PDFs**

To open and save PDF files, I understand I must install PDF Reader software. Free PDF Readers are available online. A popular reader can be found at <https://get.adobe.com/reader>. Wheelhouse's hosted web sites and web-based applications support Adobe Reader versions 10.0 and higher.

### **Withdrawal of Electronic Acceptance of Disclosures and Notices**

If I do not accept this Agreement, I understand I should not click the "I Agree" check box, and I will not be able to open an account or apply for a loan online. I understand if I accepted the terms by mistake or change my mind about accepting the terms, I have the right to withdrawal my consent. If I chose to withdrawal my consent or if I have any concerns or questions, I should contact the Credit Union at 888-907-3628.

### **Consent**

By indicating my agreement, I consent to the electronic delivery of communications and disclosures. I also agree Wheelhouse Credit Union is not required to provide me with a paper copy unless specifically requested by me.

To accept this agreement, I must click the "I Agree" check box.

06/2019