



Electronic Statements (eStatements) Consent

Revised March 2018

Electronic Delivery Terms. By checking the "Consent" box, you agree to accept delivery of your periodic account statements (eStatements) and related documents electronically by Point West Credit Union (Credit Union). The following terms and conditions apply to our electronic delivery and your receipt of eStatements and documents.

eStatements & Account Related Documents. You agree we may deliver electronically the following account related documents during your account relationship:

- Periodic deposit account statements
- Change in terms notices for deposit and loan accounts and electronic services, including changes or updates to: Account Disclosures, Rate and Fee Disclosures, Funds Availability Policy, Electronic Funds Transfer Agreement, Privacy Disclosures and Truth in Savings Disclosures.
- Annual tax reporting notices
- Annual Privacy Policy information

Accessing eStatements Account Documents. For eStatements and electronic account documents you will receive an electronic notification of availability sent to your email address on file with the Credit Union. eStatements and electronic account documents will be accessible as PDF documents within Online Banking at www.pointwestcu.com.

Requesting Paper Copies. The account periodic statements and documents provided to you electronically will not be sent to you in a paper copy unless you contact our Member Service team and request a paper copy of a particular statement or document. There may be a fee for any paper copy of an electronically delivered statement that you request.

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 team at 503.546.5000 (toll free 800.468.5826) or by logging in to your account through the Credit Union's Online Banking and sending a secure in-session message. 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 eStatement, document or disclosure you received electronically or for withdrawing your consent at any time.

Your System Requirements. You will need computer access, 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 hardware and software requirements necessary for you to access, receive and retain electronically delivered documents:

Operating Systems	Windows 2000, Windows XP, Windows Vista; Windows 7; Windows 10; Mac OS X
Browsers	Final release versions of Google Chrome, Internet Explorer 8.0 or above (Windows only); Mozilla Firefox 17.0 or above (Windows and Mac); Safari 4.0 or above (Mac only)
PDF Reader	Adobe Acrobat or similar software may be required to view and print PDF files
Enabled Security Settings	Allow per session cookies

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 or write to us at the numbers and address listed in this document or email us at contact@pointwestcu.com.

Consent I consent to accept delivery of eStatements and related account documents electronically by Point West Credit Union and to the terms and conditions of the documents listed above.

Signature: _____ Date: _____ Member/Account #: _____

Print Name: _____ Email Address (Required): _____