



CONSENT TO ELECTRONIC DISCLOSURES & AGREEMENT TO ACCOUNT TERMS

By clicking the "I Consent" box, you agree as follows:

- 1. Electronic Documents** You consent to accept delivery of your account documents provided by Trailhead Credit Union and to read in electronic format the account documents subject to the terms of electronic delivery below.

Account Documents	
Account Opening Documents (new subaccounts)	<ul style="list-style-type: none"> Account Card Membership & Account Agreement (Account Agreement, Funds Availability Policy, Electronic Funds Transfer Agreement and Privacy Policy) Truth-in-Savings Disclosures
Subsequent Documents	<ul style="list-style-type: none"> Change in Terms Notices Privacy Policy Notices Account and Transaction Alerts Future Service Enrollments, Communications and Notices

2. Terms of Electronic Delivery

- 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 contact us at 503.220.2592 or info@trailheadcu.org. Please allow a reasonable period of time to process your withdrawal notice. This will indicate to us that you have withdrawn your consent to receive electronically delivered documents for your account relationship and you will no longer receive electronically delivered documents.
- Fees/Restrictions.** There are no fees, penalties or account restrictions for requesting a paper copy of any disclosure you received in electronic format or for withdrawing your consent at anytime.
- Your System Requirements.** You will need computer access, an email address, Internet service and a printer or computer storage such as a hard drive or thumb drive, for printing or saving documents. The following are the hardware and software requirements necessary for you to access, receive and retain electronically delivered documents.

Hardware & Software Requirements	
Operating Systems	<ul style="list-style-type: none"> Windows® 2000, Windows® XP, Windows Vista®; Mac OS® X
Browser	<ul style="list-style-type: none"> Final release versions of Internet Explorer® 6.0 or above (Windows only); Mozilla Firefox 2.0 or above (Windows and Mac); Safari™ 3.0 or above (Mac only)
PDF Reader	<ul style="list-style-type: none"> Acrobat® or similar software may be required to view and print PDF files
Screen Resolution	<ul style="list-style-type: none"> 800 x 600 minimum
Enabled Security Settings	<ul style="list-style-type: none"> Allow per session cookies

- We will notify you whenever we change or revise these requirements. At that time, you will have the right to withdraw your consent at no cost to you.
- Your Responsibilities.** You agree that your computer satisfies the hardware and software requirements specified above and you certify 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. 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 Trailhead 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 call us at 503.220.2592, write to us at PO Box 2788, Portland OR 97208, or contact us electronically at info@trailheadcu.org.

- 3. Agreement to Account Terms.** You understand that by providing an electronic signature below you will be entering into a legally binding agreement, the equivalent of a signed written contract. By checking the "I Consent" box, you are providing your electronic signature. Your electronic signature constitutes your agreement that your Account and services will be governed by the Membership and Account Agreement and all incorporated agreements and disclosures set forth above, each as amended from time to time (the "Agreement & Disclosures") and we will create an electronic records of your agreement.