

Welcome to Washington State Employees Credit Union (WSECU) Electronic Records Delivery Service

The fastest way to receive account, transaction and disclosure information.

We appreciate your interest in receiving account, transaction and/or disclosure information electronically and are pleased to make this service available to you at no cost.

This Electronic Records Delivery Agreement supplements your Membership and Account Agreement and Loan Agreement(s), which have been previously provided to you. You must agree to the terms of this Agreement before you can access records sent by the credit union to you electronically.

ELECTRONIC RECORDS DELIVERY AGREEMENT

1. Consent to receive information, disclosures & notices electronically

- By complying to the opt in instructions sent by WSECU containing this Electronic Records Delivery Agreement, you are requesting and agree to receive certain account, transaction and/or disclosure information electronically.
- When we send information or records electronically, you will not receive these in a paper form until specifically requested by you. Your electronic records will contain the same information as the paper records you have been receiving.

By providing your consent to receive account, transaction or disclosure information electronically, you also authorize the Credit Union to provide future requests related to your account electronically when requested or verbally authorized by you. Your consent does not mean that all account, transaction or disclosure information will be delivered electronically in the future. However, the credit union may, at its discretion, choose to implement electronic delivery of certain account, transaction or disclosure information as a standard practice for you under the terms of this agreement. You will be notified at the address on the account should we choose to exercise this right.

2. How to provide consent

- You may provide consent to receive the electronic delivery of records, information and/or disclosures by typing YES in the accept box when registering for Online Banking Services.
- You may provide consent to receive the electronic delivery of information records, information and/or disclosures through WSECU's secure email system by following the instructions to set up an email account through WSECU's secure email channel. Upon account set up and access to this document through the secure channel, you must reply via secure email to the sender with the words "I consent" in the body of the email to initiate delivery of documents through our secure email communication system.
- You may provide consent by clicking the "YES" box when prompted with the option "Consent to E-Communications?" when setting up a user ID through our online account and/or online loan application channel.
- You may provide consent by clicking the box "I consent to use Electronic Records and Signatures" when presented with the Request for Signature email from WSECU through the DocuSign solution.

3. System requirements

In order to access and retain your electronic information you must have an Internet-Capable computer, Adobe Acrobat Reader to view or print PDF documents and an internet browser with 128 bit encryption.

For Online Banking and Bill Pay, the following internet browsers are allowed or supported:

- Internet Explorer
- Firefox
- Chrome
- Safari

Older versions of the above listed browsers may no longer be supported. For a list of currently allowed or supported browser versions and recommended settings, please [click here](#). While Online Banking and Bill Pay may function properly with other browsers, we recommend using those on this list.

The Credit Union will inform you of any change in hardware or software requirements that may affect your access to or use of Electronic Records Delivery.

4. Online Delivery Notification

The Credit Union will notify you when your records are available for retrieval electronically. The Credit Union uses the email address you have provided us to send your Electronic Delivery notifications. You are responsible for notifying the Credit Union of any changes to your email address online or by calling the Credit Union at 800-562-0999. If the Credit Union learns that you are no longer receiving our email notifications (for example, an email to you is returned as undeliverable), the Credit Union may discontinue sending any information electronically and opt you out of future Electronic Records Delivery. Based on the type of account you have with us, there may be a fee associated with delivery of your account records in paper form. Refer to the current Rate and Fee Schedule. The Credit Union will make a reasonable attempt to redeliver your notification electronically. The Credit Union is not obligated to verify that you are receiving your Electronic Record Delivery notifications or accessing your Electronic Records.

5. Access to Electronic Records

Members and account owners acknowledge that anyone you authorize to access your account electronically may have access to your records. The Credit Union strongly advises you to save these records to your computer or an alternate electronic storage mechanism for future use.

6. Canceling Your Electronic Records Delivery Service

You may cancel your Electronic Records Delivery Service at any time by emailing us through Online Banking, calling WSECU at 800-562-0999, or you may write to us at P. O. Box WSECU, Olympia, WA 98507. There are no fees for choosing to cancel your Electronic Records Delivery Service. Your cancellation will become effective after we have received it and had a reasonable opportunity to act on it. You have the right to request and receive a paper copy of your Electronic Records at any time. To request a paper copy of an electronic record, you may email us through online banking, call us at 800-562-0999, or you may write to us at P.O. Box WSECU, Olympia, WA 98507. Paper copies of account records may be subject to an additional service fee as provided on the Rate and Fee

Schedule. You agree that we can terminate your Electronic Records Delivery Service and revert to paper records mailed through standard US Mail for any reason at any time.

7. Alterations and Amendments

The terms of this Agreement, applicable fees, and service charges may be altered or amended by WSECU from time to time. In such event, WSECU shall send notice to you at your mailing address as it appears on WSECU records. Any continuation of the service after WSECU sends you a notice of change will constitute your agreement to such change(s).