

## Disclosures for Online Consent for Online Account Opening

Below is the fine print and legal lowdown for our Online Consent for Online Account Openings. Take a minute to read through these disclosures as it's important to us that you are informed.

The following terms and conditions apply to our electronic delivery and your receipt of the following disclosures provided on this site, OnTapCU.org:

- Membership and Account Agreement
- Funds Availability Policy
- Privacy Policy
- Electronic Funds Transfer Agreement and Disclosure
- Truth-in-Savings Disclosure, and
- Fee Schedule

Your System Requirements. You will need an internet connection, a current version of an Apple, Windows or Android operating system, a current version of Chrome, Firefox, Safari or Internet Explorer browsers, Adobe Acrobat Reader Software, and a printer for printing or computer storage such as a hard drive or thumb drive for saving documents. Questions regarding supported operating systems or browsers can be directed to our Member Service department with the information in the Contacting Us section of this agreement.

## Your Rights.

<u>Changing Your Consent.</u> You have the right to withdraw your consent of this agreement up until the membership or account has been opened. If you withdraw your consent, the process for opening the membership or account online will stop. You can finish the process by visiting one of our branch locations.

<u>Withdrawing Consent.</u> To withdraw consent, please contact our Member Service department with the information in the Contacting Us section of this agreement

<u>Requesting Paper Copies.</u> You have the right to request and receive a paper copy of the documents listed in this agreement. In order to receive this, please contact our Member Service department with the information in the Contacting Us section of this agreement.

**Contacting Us.** You can contact us by visiting the branch office(s), by telephone at 303.279.6414 or 800.770.6414 or you can email inquire@OnTapCU.org.

Consent. By choosing "I agree" in the online account opening process, you agree that you wish to continue with the new membership or account opening process and that you accept delivery of the new membership or account opening disclosures and documents electronically by On Tap Credit Union®. You certify that you can retain and accurately reproduce the electronically delivered documents as electronic records for any future reference.