



Consent to Electronic Document Delivery - Online New Accounts

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Electronic Delivery Terms

By clicking "Accept" below, you agree to accept delivery of your deposit and loan account documents electronically by Spokane Teachers Credit Union ("STCU" or "Credit Union"). The following terms and conditions apply to our electronic delivery and your receipt of deposit account documents:

Deposit Account Documents

Your electronically delivered deposit account documents may include:

Account Opening Documents

- Account Opening Forms and Disclosures

Subsequent Documents

- Privilege Pay Forms
- Overdraft Protection

Accessing & Signing Documents. Before obtaining products or services electronically through the Credit Union, please carefully review and save or print a copy of this consent for your records. At the time you request a specific account product or service, you may be asked to sign and agree to the terms of the account/service documents electronically.

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 do so by contacting our Member Service department at 800.858.3750, or by logging in to your account through STCU'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 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 hardware and software requirements are necessary for you to access, receive and retain electronically delivered documents:

- Operating Systems:* Windows® 2000, Windows® XP, Windows Vista®; Windows 7®; 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:* 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 number and address listed at the top of this page, or email us at info@stcu.org.