

## 1. Electronic Delivery Terms

By clicking the Activate Now button, you agree to accept delivery of your deposit account documents electronically by Wildfire Credit Union (Credit Union). The following terms and conditions apply to our electronic delivery and your receipt of deposit account documents:

## 2. Deposit Account Documents

Your electronically delivered deposit account documents will include:

Deposit Account Documents		
<b>Account Opening Documents</b>	<ul style="list-style-type: none"><li>• Membership &amp; Account Agreement</li><li>• Funds Availability Policy</li></ul>	<ul style="list-style-type: none"><li>• Electronic Funds Transfer Agreement</li><li>• Privacy Policy</li><li>• Rate and Charges/Truth-in-Savings Disclosures</li></ul>
<b>Subsequent Documents</b>	<ul style="list-style-type: none"><li>• eStatements</li><li>• Change in Terms Notices</li><li>• Annual Privacy Policy Notices</li></ul>	<ul style="list-style-type: none"><li>• Account and Transaction Alerts</li><li>• Future Service Enrollments, Communications and Notices</li><li>• Annual Tax Notices</li></ul>

## 3. 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.

## 4. 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.

## 5. 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 989.249.8200 or by logging in to your account through Wildfire Online Banking. Please allow a reasonable period of time to process your request.

## 6. Fees, Charges and Restrictions

There are no fees, charges, penalties or account restrictions for requesting a paper copy of any disclosure you received electronically or for withdrawing your consent at any time.

## 7. Your System Requirements

You will need a computer or mobile device that can access the internet, an email address, Internet service and a printer for printing or computer storage such as a hard drive or thumb drive for saving documents. Our service will support at least the current and immediately prior version or release of major internet browsers such as Microsoft Edge, Chrome, Firefox and Safari. In addition, you will need a program that can access and display documents in PDF format, such as Adobe Reader. Your operating system must be adequate to support these requirements.

We will notify you whenever we change or revise these requirements.

## 8. 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.

## 9. 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 make changes by calling us at 989.249.8200 or writing to use at PO Box 3285, Saginaw, MI 48605.

***I consent to accept delivery of account documents electronically by Wildfire Credit Union and to the terms and conditions of the documents listed above.***