

## Online Service E-Sign Disclosure

This disclosure describes your rights, and documents your consent, to conduct electronic transactions and to electronically receive disclosures and notices related to the account(s) you are applying for online with Columbia CU (We, Us). This disclosure also describes the consequences of withdrawing your consent. We recommend that you securely print or save electronic copies of this disclosure and all other disclosures and notices related to this transaction.

Once you consent, you will be able to apply for accounts online. If you do not consent, you will not be able to apply, open, and fund accounts online. Regardless of your consent, you may apply in-person for accounts at any of our physical branch locations.

Prior to consenting to conduct electronic transactions and receive disclosures and notices electronically, you understand that:

1. Your consent applies only to the disclosures and notices you read, understood, and agreed upon regarding your online account application.
2. Even after consent, if you want a paper copy of any of these disclosures and notices we will provide them for free if you call, write, or email us at the numbers or addresses listed below.
3. By consenting you agree to provide us with your current email address, so we can communicate with you electronically, and to update us if you change your email address by calling, writing, or emailing us at the numbers or addresses listed below.
4. You can withdraw your consent at any time by calling, writing or emailing us at the numbers or addresses listed below.
5. Instead of electronic delivery, we reserve the right to provide paper copies of disclosures and notices.

### Hardware and Software Requirements

You'll need a valid email address and Internet access and:

- Internet browser that supports 128 bit encryption
- Adobe Acrobat® Reader 7.0 or higher
- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit

### Contact Information

Columbia Credit Union

P.O Box 324.

Vancouver, WA 98666

360.891.4000 or 800.699.4009

Email: [www.columbiacu.org/email-us/](http://www.columbiacu.org/email-us/)