

Columbia Credit Union

Consumer Disclosure to Conduct Business Electronically, Receive Electronic Notices and Disclosures, and Sign Documents Electronically



This disclosure documents your consent to conduct transactions electronically and describes your rights relative to conducting transactions in this method. By proceeding, you agree that you have reviewed the consumer disclosure information and consent to use electronic communications, to receive notices, records, documents and disclosures electronically, and to utilize electronic signatures in lieu of using paper documents for eligible transactions. If you do not consent, you will not be able to apply online. However, regardless of whether you consent, you may apply through other methods, such as in person. We reserve the right to provide any disclosures or notices in writing, rather than electronically.

Paper Copies

You are not required to receive notices/disclosures/communications or sign documents electronically. You have the ability to download and print any open or signed documents sent to you electronically. If you wish to receive paper copies in lieu of electronic documents, you may request paper copies from Columbia Credit Union. Contact us at (360) 891-4000, outside of Vancouver at (800) 699-4009, or visit one of our branch locations. See the Fee Schedule at www.columbiacu.org for any fees that may apply.

System Requirements

The following are the minimum computer software and hardware requirements necessary to access/receive and retain documents electronically:

- a) Personal computer or other device which is capable of accessing the Internet.
- b) Standards-compliant web-browser which supports the HTTPS protocol, HTML, and cookies.
- c) Viewing PDF documents requires additional software such as Adobe Reader or similar.
- d) An active internet email address.
- e) A printer or the ability to download and save information to your personal computer or device.

Contact Information

You agree to designate an email address to conduct business electronically and to notify Columbia Credit Union if it changes. Any updates to system requirements or disclosures will be directed to your email on file. If your email address changes, contact us at (360) 891-4000, outside of Vancouver at (800) 699-4009, or visit one of our branch locations.

Withdrawal of Consent

You may withdraw your consent to receive documents electronically at any time, without charge. In the event you wish to withdraw this consent, please send the information in writing to:

Columbia Credit Union
PO Box 324
Vancouver, WA 98666-0324