

You are submitting an application for membership and related accounts and services with Options Credit Union (Credit Union). In order to fulfill your request, we need you to consent to our giving you certain disclosures electronically. This document informs you of your rights when receiving legally required disclosures, notices, agreements, and information ("Disclosures") from the Credit Union. By completing and submitting an application electronically, you acknowledge receipt of this document and consent to the electronic delivery of such disclosures. All agreements with the Credit Union are subject to the terms and conditions of your Membership and Account Agreement.

### **Electronic Communications**

Any disclosures related to your request for accounts and services will be provided to you electronically. However, if you wish to obtain a paper copy of any of the disclosures, you may write to us at: 5935 S Zang St Unit 4 Littleton, CO 80127, or call 303-860-1117 with the details of your request. Paper copies will be provided to you at no charge.

### **Scope of Consent**

Your consent to receive disclosures and to do business with us electronically, and our agreement to do so.

### **Hardware and Software Requirements**

To access and retain the disclosures electronically, you will need to use the following computer software and hardware: Internet browser and an Adobe PDF reader.

### **Withdrawing Consent**

You understand that you may not withdraw consent as to the disclosures we will provide to you at this time. You may withdraw your consent to do further business electronically with us at no cost to you. If you decide to withdraw your consent for future business, the legal validity and enforceability of prior electronic disclosures will not be affected.

### **Your Ability to Access Disclosures**

By completing and submitting your request, you acknowledge that you can access the electronic disclosures in the designated formats described above.

### **Consent**

By clicking View and Accept, you consent to having all disclosures provided or made available to you in an electronic format and to doing business with the Credit Union electronically. You agree to the same terms that apply to a signed application or agreement; and you agree that submitting this consent or accepting these terms constitutes your signature as though it were physically signed by you. If there is a co-applicant, you represent and warrant that such co-applicant or user has authorized the submission of this application. This electronic submission/consent qualifies as your signature for all purposes and uses whatsoever.

Please print or save electronically to retain a copy of this agreement for your records.