

Consent to Electronic Document Delivery

Electronic Delivery Terms

By clicking the checkbox below (your electronic signature), you agree to accept delivery of your Electronic Services documents electronically by Red Canoe Credit Union. The following terms and conditions apply to our electronic delivery and your receipt of the Electronic Services documents.

Electronic Services Documents. Your electronically delivered documents for the Electronic Services you are establishing with the Credit Union will include:

- Electronic Services Agreement
- MoneyDesktop Terms and Conditions
- eStatements - periodic account and transaction activity for your deposit, loan, and electronic services, and statement error notification procedures
- Annual tax reporting information
- Change in Terms Notices
- Account / Transaction Alerts
- Future Service Enrollments, Communications and Notices

Accessing Electronic & Paper Documents. Before obtaining services electronically through Red Canoe Credit Union, please carefully review and save or print a copy of this consent for your records. At the time you request a specific Electronic Service, you may be asked to agree to the terms of the service documents electronically through the system. 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 contact us at any time by calling the Credit Union at 800.562.5611.

Fees/Restrictions. There are no fees, penalties or account restrictions for requesting a paper copy of any disclosure you received in electronic format or for withdrawing your consent at anytime.

Your System Requirements. You will need computer access, an email address, Internet service and a printer or computer storage such as a hard drive or thumb drive, for printing or saving documents. The following are the hardware and software requirements necessary for you to access, receive and retain electronically delivered documents.

Hardware & Software Requirements	
Operating Systems	Windows® 2000, Windows® XP, Windows Vista®; Mac OS® X
Browser	Current release versions of Internet Explorer® (Windows only); Google Chrome, Mozilla Firefox (Windows and Mac); Safari™ (Mac only)
PDF Reader	Acrobat® or similar software may be required to view and print PDF files
Screen Resolution	800 x 600 minimum
Security Settings	Allow per session cookies

We will notify you whenever we change or revise these requirements. At that time, you will have the right to withdraw your consent at no cost to you.

Your Responsibilities. You agree that your computer satisfies the hardware and software requirements specified above and you certify 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. 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. We are not obligated to verify that you have received or can access any account document.

Contacting Red Canoe Credit Union. You may contact the Credit Union to request paper copies, withdraw your consent or notify us of changes in your email address. You may contact us at any time by calling the Credit Union at 800.562.5611.

☐ I agree to the Electronic Delivery Terms above with Red Canoe Credit Union.