## **Electronic Disclosure and Consent**

You are submitting an application for membership and/or related accounts and services with Western Sun Federal Credit Union (WSFCU). In order to fulfill your request, we need you to consent to WSFCU giving you certain disclosures electronically. All agreements with WSFCU are subject to the terms and conditions of your Membership and Account Agreement.

You have the right to withdraw your consent by closing the webpage and not proceeding with the application. You will not be charged any fees. You will not, however, be able to proceed with the online application.

After you provide your consent, you may receive, without charge, a paper copy of any electronic records that have been provided to you electronically by mailing us at 4620 W. Kenosha, Broken Arrow, OK 74012, emailing us at memberservices@wsfcu.com, contacting us at 918-362-1400 or 1-800-828-4771, or visiting a WSFCU branch. You may also print copies of the disclosures from your access device if you have a printer that is connected to your access device.

You must have the following listed items in order to receive electronic records and to retain electronic copies.

• An access device capable of accessing the internet and running this software such as computer, iOS 6 phone or tablet, Android 2.3.4 phone or tablet, Microsoft Windows 8 for phone or Microsoft Windows 8.1 for tablet.

• Internet access

• Internet browser such as Internet Explorer version 8 or higher, Google Chrome 3.23.17.13, Firefox 33, or Safari version 6 or higher.

• Adobe Acrobat Reader

• A printer to print your disclosures or the ability to store (save) your disclosures electronically to your access device.

By providing consent, you consent to the use of electronic records in connection with your application, you acknowledge that you can access the electronic records, and you agree that we may email you at the email address provided.

12/15