



## **Electronic Document Consent**

THIS IS YOUR CONSENT TO RECEIVE ELECTRONIC DOCUMENTATION AND CONTAINS IMPORTANT INFORMATION CONCERNING THE RECEIPT OF DOCUMENTATION ELECTRONICALLY. PLEASE BE CERTAIN TO READ THIS CONSENT CAREFULLY AND NOTIFY US AT ONCE IF ANY PARTS ARE UNCLEAR.

Please read this Electronic Document Consent ("Disclosure") carefully, it contains important information. In this disclosure, "We", "Us" and "Our" are used to refer to Crow Wing Power Credit Union, providing the service or account you are applying for, and its current and future affiliates. "You" and "your" refer to the person giving this consent.

In order to complete this transaction electronically, we need your consent to use electronic records and signatures. Additionally, we are required by law to provide you with certain information in this transaction "in writing" which means you have a right to receive that information on paper. However, with your consent, we may also provide this information to you electronically.

As permitted by law, You hereby authorize Us to electronically provide any and all documentation (agreements, disclosures, notices, statements, and the like) related to Our various products and services that You may from time to time request and/or use. The electronic transmission of such documentation may be conducted in a variety of means such as: (a) an electronic message ("email") sent to You at the e-mail address specified by You (and/or any other address specified by You); (b) Your active retrieval via the Internet by any Internet access means from a specific Internet location (identified by Us in an e-mail message sent to You by Us); and/or (c) any other means of electronically providing such documentation. You understand and agree that Your consent will remain in effect until and unless withdrawn by You either in an electronic message sent by You to Us or by written request for withdrawal of Your consent sent by You to the Credit Union. Your withdrawal of consent to receive documentation in this manner will take effect within a reasonable time period following the receipt of Your request.

This authorization does not affect Your right to receive such documentation on paper or in a non-electronic form and You may at any time request that any electronically provided documentation be provided in a paper or non-electronic form. You agree to immediately provide Us updated contact information in the event that Your e-mail (or any other means You have provided Us to contact You) becomes unusable or inaccurate for any reason.

A description of the current means used to provide electronic documentation along with current hardware and software requirements to receive such documentation is provided to You below. You will be provided updated information in the event that We change these methods and/or hardware/software requirements.

To receive electronic records, You understand that the use of a device such as a personal computer that has a graphical user interface, or “browser”, capable of accessing and viewing electronic communications reasonably expected to reside on and transmit within the Internet will be required. Additionally, various software, such as that which can view an electronic file in a portable document file (“pdf”) format may be required to view certain electronic communications. Our system is currently designed to operate using world wide web technologies and protocols which are adaptable to a wide variety of end user systems. More specifically, Our system uses SSL encryption and requires a browser with an appropriate Root CA Security Certificate and uses 128 bit encryption, depending upon the specific browser being used to access the system. Some browsers may require an update to their security certificate to properly access the system.

If you do not consent to the use of electronic records and signatures, you will be unable to proceed electronically, and may be unable to complete the transaction.

Contact Crow Wing Power Credit Union with any questions at Crow Wing Power Credit Union, PO Box , Brainerd, MN 56401 or 877-563-3072.