

ELECTRONIC DISCLOSURE AND CONSENT

By selecting the checkbox in front of the statement "I have read the Electronic Disclosure and Consent and I consent to the use of electronic records in connection with this application," You agree that you have received and accept the "Member and Business Account Agreements, Disclosures and Information Guide," the current "Service Charge and Fee Schedule" and the current rates as published on the westerracu.com website, and/or you have printed these disclosures as described below under "Printing" and wish to continue with the account opening process. The following terms and conditions apply to our delivery and your receipt of these Disclosures online.

Scope of Online Consent. Your consent to receive these documents online includes the following documents provided on the Westerra Credit Union website: (1) the "Member and Business Account Agreements, Disclosures and Information Guide" and the "Service Charge and Fee Schedule," both accessible via this [Disclosures and Agreements link](#), (2) the current deposit account rates, accessible via this ["Savings Rates" link](#), and (3) any amendments the Credit Union makes to these documents from time to time which are incorporated herein.

Browser Requirements. Recommended browsers include: Internet Explorer, Firefox or Google Chrome. **Always keep your browsers up to date.**

Paper Copies. You have the right to request and receive a paper copy of the "Member and Business Account Agreements, Disclosures and Information Guide," the "Service Charge and Fee Schedule," and/or the current deposit account rates at any time by contacting any branch office or requesting the documents by telephone at 303-321-4209 or 1-800-858-7212 or email at email@westerracu.com. There is no fee for requesting the paper documentation.

Printing. To print a paper copy click [this link](#) and select the ["Membership and Business Account Agreements, Disclosures and Information Guide"](#) or the ["Service Charge and Fee Schedule,"](#) or click [this link](#) for the current deposit account rates. Select "File" and "Print". All disclosures and future revisions will be available to be printed by you.

Once you have reviewed the disclosure you can return to the account opening page, select the checkbox as noted above and resume the online account opening process.