

ELECTRONIC RECORDS DISCLOSURE AND AGREEMENT

This disclosure is required by federal law. Please read this Electronic Records Disclosure and Agreement carefully and keep a copy for your records.

Loan and Deposit Account Application

Electronic Copy of Related Disclosures, Agreements, and Instructions. In order to efficiently process your loan and deposit account application, with your consent, we will provide you with the following information electronically, rather than in-person or by postal mail.

- All related loan and deposit account disclosures required by applicable federal and state law for the loan and deposit product(s) you have selected; and
- Information and instructions about any additional services that you select during the application process.

Your Consent is Required. You must consent to receiving the related legal disclosures, agreements, and instructions before we can provide them to you electronically. Your consent will only apply to the related legal disclosures, agreements, and instructions for the loan and deposit product(s) you have selected. You will not be consenting to receive other electronic records or disclosures at this time.

Paper Copy of Disclosures, Agreements, and Instructions. If you do not want to receive the legal disclosures, agreements, and the instructions electronically, you should exit this area of our website. If you do not consent to receiving an electronic copy of the related legal disclosures, agreements, and instructions, we will not be able to process your loan and deposit application via our website. You may visit any of our branch locations and speak with a member specialist. A list of our locations may be found on our website at kitsapcu.org. If you consent to receive the disclosures, agreements, and instructions electronically, you can also request a paper copy of the related legal disclosures, agreements, and instructions by contacting us by phone at 800-422-5852. We will not charge you a fee for providing a paper copy of the disclosures, agreements, and instructions.

System Requirements to Access the Information. To submit your loan and deposit application via our website and receive electronic copies of disclosures and agreements, you must have the following equipment and software:

- You must have a personal computer, tablet, or other access device, which is capable of accessing the Internet. Your access to this page verifies that your system meets this requirement.
- You must have an Internet web browser that is capable of supporting 256-bit SSL encrypted communication, and your system must have 256-bit SSL encryption software. Your access to this page verifies that your browser and encryption software meets these requirements.
- You must have software that allows you to receive and access Portable Document Format, or “PDF” files, such as Adobe Acrobat Reader. Your access to this page verifies that your system has the necessary software and version to permit you to receive and access PDF files.

System Requirements to Retain the Information. To retain a copy of the requested file, your system must have the ability to either download or otherwise store or print PDF files, or you must have a functioning printer connected in some manner to your personal computer, tablet, or other access device, which is able to print the related disclosures, agreements, and instructions on plain white 8 ½ x 11 inch paper.