

Electronic Delivery Agreement



Electronic Delivery Election

iQ Credit Union is pleased to provide electronic delivery for deposit and open-end loan statements, VISA statements, daily notices, and other information pertaining to change in terms.

Electronic statements will contain all the same information as paper statements, including account and transaction activity for your deposit and open-end loan accounts, VISA transactions and payments, and electronic funds transfer services.

Electronic notices will contain all the same information as daily paper notices, including notices of insufficient funds, uncollected funds, approved overdrafts, over credit limit, past due payment, shared certificate maturity, and transfers.

Electronic Delivery will also contain other information pertaining to change in terms, including periodic notice of billing error rights, annual notices, year-end tax statements, and any change in terms notices. You will have the same opportunities to contact us about any errors or concerns.

You will need:

- an Internet browser that has “cookies” enabled and supports 128 bit encryption
- an Internet e-mail account and address capable of reading and responding to your email
- a personal computer, operating system, and telecommunications connections to the Internet capable of supporting the foregoing that meets our system requirements (“Personal Computer”), as may be set out on our Web site
- either a printer capable of printing from your browser and email software or sufficient electronic storage space to store this disclosure.

We will make your Electronic Delivery (statements and notices) available on our website through your Online Banking login, and will send you an email when they are available to be viewed. Go to iQcu.com, login to our secure Online Banking, and click on Statements & Notices to view your electronic statements and notifications.

In order for us to best serve you, it is necessary for us to maintain a current email address. There is only one email account per member number. Reminders sent via email for all subaccounts under a particular member number will be delivered to the email address associated with that member number. If your email address changes, you must update your email by contacting iQ Credit Union at 360.695.3441 or through Online Banking, Member Service, User Profile settings.

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You may also manage your delivery options, paper or electronic, via the Electronic Delivery application. If you prefer you may also call us at 360-695-3441 or 1-800-247-4364, write to us at iQ Credit Union, PO Box 1739, Vancouver, WA 98668 or visit us at iQcu.com and ask us to reinstate paper statements and notices. If paper delivery is chosen a monthly statement fee applies. See [Fee Schedule](#) for details.

At any time, you may request from us a paper copy of any record provided or made available electronically to you by us. For such copies, as long as you are an authorized user of the Electronic Delivery system you will have the ability to download and print any documents we send to you through your Electronic Delivery user account for a limited period of time, after such documents are first sent to you. After such time, if you wish for us to send you paper copies of any such documents from our office to you, you may be charged a per-page fee as disclosed on our [Fee Schedule](#). To request delivery from us of paper copies of the notices and disclosures previously provided by us to you electronically, you call 360.695.3441.

By submitting this form you request Electronic Delivery of your monthly and or quarterly statement, VISA statement, daily notices, and any change in terms notification and consent to receive all of your Statements, Notices, and other change in terms notices electronically. If you have joint accounts, we are authorized to accept instructions from either joint owner and will follow the most recent instructions we receive. If we receive inconsistent instructions from joint owners, we will send paper statements. You acknowledge that you have been able to keep a copy of this form, either by printing it out or saving it to your computer.

We remind you that safeguarding your confidential information is your responsibility. To avoid compromising the privacy of your financial information and the security of your accounts, do not keep your confidential information near your computer.

If you fail to login to your Online Banking Service within a 365-day period, your profile will be deactivated and you will be opted out of Electronic Delivery. In the event that this occurs, fees may apply. See [Fee Schedule](#) for details.

You must agree to these policies before enrolling in iQ Credit Union Electronic Delivery.

