



ELECTRONIC CONSENT AGREEMENT

In this Electronic Consent Agreement, "you" and "your" refer to the person seeking to open one or more accounts electronically. "We", "us", and "our" refer to P1FCU.

This Electronic Consent Agreement documents your consent to conduct transactions electronically and to electronically receive disclosures, notices, and communications relative to the account or accounts you are applying to open with us electronically. The Electronic Consent Agreement also describes your rights relative to conducting transactions electronically and to electronically receiving disclosures, notices, and communications as well as the consequences of withdrawing your consent. We recommend you print or otherwise retain a copy of this Electronic Consent Agreement and all disclosures, notices, and communications related to the account or accounts you are opening with us.

Once you consent, you will be able to apply to open accounts electronically. If you do not consent, you will not be able to apply electronically. However, regardless of whether you consent, you will still be entitled to apply to open other accounts through other methods that we permit, such as in person.

You understand, prior to consenting, that:

- (1) Your consent applies to conducting transactions electronically and to electronically receiving all communication from us (such as change notices, disclosures, periodic statements, privacy policies, and more);
- (2) Unless you consent, you have the right to receive all required communications and disclosures in paper or nonelectronic form;
- (3) If you want to receive a paper copy of a communication or disclosure in addition to the electronic copy, you can obtain one free of charge by calling or writing us at the number or address listed below;
- (4) You can withdraw your consent at any time without consequence by calling or writing us at the number or address listed below; and
- (5) By consenting to conduct transactions and receive communications and disclosures electronically you agree to provide us with the information we need to communicate with you electronically and update us as to any changes in such information by calling or writing us at the number or address listed below. The information we need is your current email address.

We reserve the right to provide any communication in a paper or nonelectronic form. Except as otherwise provided in this or other agreements, by law, or on our website, you cannot give us notices electronically, and all notices from you must be in a paper or nonelectronic form.

Hardware and Software Requirements

The minimum hardware and software system requirements to conduct transactions electronically or to electronically receive and keep disclosures, notices, and communications are:

Internet access and e-mail account;

An Internet browser that supports 128-bit encryption;

A certified/supported browser. At this time these are: Apple Safari, Google Chrome, Microsoft Edge, and Mozilla Firefox;

A supported version. At this time these are the current and previous two major versions;

A pdf viewer such as the latest version of Adobe Reader.

Duration

This agreement and consent shall remain in effect only until this account (or accounts) has been opened and all communications relating to the same have concluded.

Contact Information

208.746.8900 or 1.800.843.7128

Potlatch No. 1 Financial Credit Union

PO Box 897 Lewiston, ID 83501

p1fcu.org

Consent

By clicking "I Agree" you consent and agree to the terms and conditions in this Electronic Consent Agreement.