



**LA FINANCIAL FEDERAL CREDIT UNION
Consent to Receive Disclosures Electronically**

Online Loan Application

In this Agreement, the words “you” and “your” mean each person who electronically “signs” by checking the box below that reads, ***“I have read and agree to receive disclosures electronically.”***

“We,” “us,” “our,” and “Credit Union” mean LA Financial Federal Credit Union. By checking the box button below, you are confirming that: (1) your system meets the requirements set forth below; (2) you agree to receive Communications (as defined below) from us electronically; (3) you are able to access and print or store information presented at this Web site or that you receive from us via email; and (4) you have downloaded or printed a copy of this Agreement for your records. In addition, by checking the box below, you agree that:

1. Any notice, disclosure, or other type of information that is provided by us to you in connection with your online loan application, including the application and all related loan documents and disclosures (“Communications”) may be provided to you by us electronically, on an ongoing basis, by posting the information for you to view at our Web site, www.lafinancial.org or www.hccu.org, or by sending it to you by e-mail.
2. We will not be obligated to provide any Communication to you in paper form unless you specifically request us to do so.
3. You may obtain a copy of any Communication by contacting us at www.lafinancial.org or www.hccu.org, or by calling us at 800.894.1200 (See our Schedule of Fees and Charges on our [disclosure page](#) for the related expense). You also can withdraw your consent to receive Communications in electronic format by contacting us and you may ask that they be sent to you in paper or non-electronic form. We may elect to terminate some or all of your electronic banking services if you choose to receive Communications in paper or non-electronic form.
4. You agree to provide us with your current e-mail address for notices at the email address or phone number indicated above. If your e-mail address changes, you must provide us with your current e-mail address using our online banking service.
5. If you are applying for a joint loan account, you certify that your acceptance of these terms and conditions has been authorized by each of your co-borrowers, co-signers, or guarantors as the case may be. All such persons are legally bound by the terms and conditions of this Agreement.



6. In order to use our Service; you will need working connection to the internet. You must use Microsoft Window 7, Microsoft Windows Server 2008R2 or newer Microsoft supported release with TLS 1.2 enabled Microsoft Internet Explorer 11 is recommended for optimal performance, however, additional browser may also be supported. If you have a question as to whether or not your browser is TLS 1.2 enabled, contact the browser's manufacturer. With DocViewer, any adobe Version is compatible; however, without DocViewer, only Adobe Version 10.1.4 is supported. You will also need either a printer connected to your computer to print disclosures/notices or sufficient hard drive space available to save the information (e.g., 1 megabyte or more). We do not provide ISP services. You must have your own Internet Service Provider.
7. We may amend (add to, delete, or change) these terms by providing you with advance notice.

By checking the box below that reads, ***"I have read and agree to receive disclosures electronically"***, you agree to the terms and conditions of this Agreement as described above.