



ELECTRONIC RECORDS DISCLOSURE AND AGREEMENT

Please read this Electronic Records Disclosure and Agreement carefully and keep a copy for your records.

Before applying for a loan online, you must agree to receive electronically:

- All initial disclosures required by applicable federal and state law for the loan product and/or terms you have requested, and
- Information and instructions about the loan products and any additional services that you select during this online application process.

All of the above shall be referred to collectively as the "Disclosures." If you do not want to receive the Disclosures electronically, you will not be able to submit an online loan application. You may apply for a loan by calling TFCU at (520) 795-8520 or in person at any one of our branch locations.

Your Consent is Required. Your consent to receive the disclosures electronically will apply only to the applying and maintenance of the loan product and other services you select during this online application process. Any disclosures required later (at the time of closing your loan or periodically thereafter) will be provided to you in paper form.

Paper Copy of Disclosures, Agreements and Instructions. If you complete this online application process, you will have received in electronic form all of the disclosures as part of the process, and you will not be able to withdraw your consent to receive the disclosures electronically. However, you can obtain a paper copy of any of the disclosures, at no additional cost, by requesting them in writing at P.O Box 15115, Tucson, Arizona, 85711.

System Requirements to Access and Retain the Information. In order to complete this online application process, and receive and retain the Disclosures electronically:

- You must have a personal computer or other access device capable of accessing the Internet with an Internet web browser which is capable of supporting 128-bit encryption. The minimum Microsoft operating software is Windows XP with Service Pack Two or greater. Apple computers must be running Mac OS X. The minimum supported browsers with cookies enabled are: Internet Explorer 6.0, America Online 8.0, Firefox 2.0, Firefox 3.0, and Safari 1.2X or 3.0.
- In order to retain a copy of the requested file, your system must have the ability to download (to your hard drive, floppy diskette or other storage device) or print PDF files.
- In order to print any of the other requested files, you must be able to print them with a functioning printer connected to your personal computer or other access device, with the ability to print on plain white 8½ x 11 inch paper.

If you have questions about receiving electronic disclosures, or you need technical assistance concerning the online application process, you may contact TFCU at (520) 795-8520.