



## **ELECTRONIC RECORDS DISCLOSURE AND AGREEMENT**

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

**Electronic Copy of Related Disclosures, Agreements and Instructions.** Before applying for a credit card online, you must agree to receive electronically:

- All initial disclosures required by applicable federal and state law for the credit card product and/or terms you have requested, and
- Information and instructions about the credit card 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 credit card application. You may apply for a credit card by calling our credit card center at **1-888-500-2960** 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 credit card product and other services you select during this online application process. Any disclosures required later (at the time of closing your credit card 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 paper copies of any of the disclosures, at no additional cost, by calling **1-888-500-2960**.

**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 SSL encrypted communications, which requires a minimum web browser version of either Microsoft® Internet Explorer 6.0 or later, Mozilla Firefox 3.5 or later, or Safari 4.0 or later for Mac®. Your browser must also allow the display of pop-up windows to view the information.
- You must have software which permits you to receive and access Portable Document Format, or "PDF", files, such as Adobe Acrobat Reader® version 5.1 or higher (available for downloading at <http://www.adobe.com/products/acrobat/readstep2.html>).
- 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 us by telephone at **1-888-500-2960**.