



**Agreement to Receive Membership/Loan Application  
In Electronic Format**

In this Agreement, the words “I” “me,” “myself,” and “my” mean each person who electronically “signs” this Agreement by completing an online membership or loan application. “You,” “your,” and “Credit Union” mean USC Credit Union.

1. I wish to apply for membership/loan in the USC Credit Union. I hereby authorize the Credit Union to provide its Membership/Loan Application to me in electronic format (“Application”). I understand that I will be provided an electronic Application to complete online after agreeing to the terms and conditions of this Agreement.
2. I understand that clicking “submit” in the Application constitutes my electronic signature, both of which shall be as valid as if I had signed the documents using a traditional ink pen.
3. If I wish to withdraw my consent to receive the Application in electronic format, I may do so by updating my profile information through my online banking, by sending a written request to: USC Credit Union, P.O. Box 512718, Los Angeles, CA 90051-0718, or by calling you at (877) 670-5860.

You will not incur any fee if I withdraw my consent to receive Records electronically, but I will lose any applicable benefits that were offered in return for my consent to receive Records electronically. If I withdraw my consent to receive Records electronically, such withdrawal will not apply to Records that were furnished to me electronically before the date on which the withdrawal of my consent takes effect.

4. My computer system meets the minimum system requirements set forth below (see “Minimum System Requirements”). In addition, I have and will maintain a printer capable of printing any disclosures that are made available to me electronically. In the alternative, I have and will maintain the ability to electronically save and visually display on my computer screen any periodic statements that are made available to me electronically. I understand that the Credit Union recommends that I print a copy of each periodic statement and of this Agreement for my records.
5. I agree to maintain a valid, active e-mail address. I must promptly notify the Credit Union of any change in my e-mail or postal address by contacting the Credit Union at (877) 670-5860 or at any of the Credit Union’s branch locations. **THE CREDIT UNION IS NOT LIABLE FOR ANY THIRD PARTY- INCURRED FEES, OTHER LEGAL LIABILITY, OR ANY OTHER ISSUES OR LIABILITIES ARISING FROM COMMUNICATIONS SENT TO AN INVALID OR INACTIVE E-MAIL ADDRESS OR POSTAL ADDRESS THAT I HAVE PROVIDED.**
6. **Minimum System Requirements:** In order to receive and complete the Application in electronic format, the following computer system requirements must be satisfied:

I will need a working connection to the Internet. To protect my information, you only accept logins originating from a browser that supports the highest level of encryption (128-bit). Encryption prevents transactions from being read by unauthorized parties over the Internet. I must use a browser that is SSL (secure socket layer) enabled, such as Microsoft Internet Explorer version 7.0 or greater, or Mozilla Firefox 3.0 or greater, or Apple Safari 4.0 or greater. If I have a question as to whether or not my browser is SSL enabled, I must contact the browser’s manufacturer. I will also need either a printer connected to my computer to print disclosures/notices or sufficient hard drive space available to save the information (e.g., 1 megabyte or more). You do not provide ISP services. I must have your own Internet service provider.