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 TOPCU at (520) 881-6262 or in person at any one of our branch locations.

Your Consent is Required. Your consent to receive the disclosure 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 wiring at PO Box 27026, Tucson, AZ 85775.

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

- You must have a personal computer or other device capable of accessing the internet with a web browser which is capable of supporting 128-bit encryption. The minimum supported Microsoft operating system is Windows 7. Apple computers must be running on Mac OS X. Browsers must have cookies enabled and the most recent updates installed. Supported browsers include Microsoft Edge, Google Chrome, Mozilla Firefox, and Safari. Other operating systems and browsers may function, but support is not guaranteed.

- To retain a copy of the requested file, your system must have the ability to download or print PDF files.

- In order to print any 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 8.5 X 11-inch paper.

If you have any questions about receiving electronic disclosures, or you need technical assistance concerning the online application process, you may contact TOPCU at (520) 881-6262.