



## **E-SIGN Consent Agreement**

### **Introduction**

Before obtaining products, services, or disclosures electronically, you must read and indicate your acceptance of the terms outlined below. If you do not consent, we will provide you with, or make available to you any, any required disclosures on paper or in non-electronic form.

### **Definitions**

The words “we,” “our,” and “us” refer to the Credit Union, Enrichment FCU, affiliates, successors, and assigns. The words “you” and “your” mean each applicant, account owner, and anyone else with access to the account. If there is more than one owner, then these words mean each account owner separately, and all account owners jointly. “Access Device” means any electronic device you use to access your account and view electronic documents. This includes but is not limited to: a traditional computer such as a desktop or laptop computer; or a mobile device such as a tablet computer or a smartphone.

### **Scope of this Agreement**

This Agreement applies to any statements, disclosures, notices, and terms and conditions related to your loan and deposit accounts at Enrichment FCU in accordance with federal or state laws or regulations. This consent will remain effective until expressly withdrawn by you. Your consent does not mean that we must provide documents electronically but instead that we may deliver some or all of those documents electronically.

### **Electronic Delivery of Documents**

Electronic documents will be delivered to you in a .pdf document. You must download and open the electronic documents to view, and you are strongly encouraged to save or print the documentation for future reference.

### **Requesting Paper Copies of Documents Presented Electronically**

You agree and understand that paper versions of electronically presented documents may not be mailed unless you specifically request it. To request a paper copy of any disclosure, notice, or other document free of charge, please contact us at 800-482-0049 or write to us at P.O. Box 883, Oak Ridge, TN, 37831.

### **System Requirements**

By consenting to this agreement, you confirm that your Access Device meets the minimum specifications and requirements necessary to view and retain your electronic documents.



To access your electronic documents on a mobile device, you will need:

- A mobile device with any of the following operating systems: Android or iOS (iPhone).
- A data plan provided by your wireless carrier and an up-to-date mobile internet browser that is compatible with, and supported by, your operating system (e.g., Chrome or Safari).
- If you wish to view .pdf files on your mobile device, you will need software that accurately reads and displays .pdf files (such as the mobile version of Adobe Reader).
- A printer and/or storage device if you wish to print or retain any electronic documents.

To access your electronic documents on a traditional computer, you will need:

- A personal computer with or other device capable of accessing the internet.
- An up-to-date web browser that supports 128-bit SSL encrypted communications
- Software that permits you to receive and access Portable Document Format (PDF) files, such as Adobe Acrobat Reader version 5.1 or higher.
- A printer and/or storage device if you wish to print or retain any electronic documents.

#### **Changes to system requirements**

We will notify you if our hardware or software requirements change and whether that change creates a material risk that you would not be able to access or retain your electronic documents.

#### **Maintaining a Valid Email Address**

It is important that you maintain a valid email address so that we may contact you regarding your account. By consenting, you agree to maintain a valid email address and promptly notify us of any changes to your email address. You may update your email address by contacting us at 800-482-0049 or writing to us at P.O. Box 883, Oak Ridge, TN 37831. You may also contact us securely online at <https://www.enrichmentfcu.org>.

#### **Withdrawal of Your Consent**

You have the right to withdraw your consent to this Agreement at any time, at no cost to you, by calling us at 800-482—045 or writing to us at P.O. Box 883, Oak Ridge, TN, 37831, or by declining eStatements (electronic statements) and notices through Online Banking by clicking on> My Accounts> Statements Tab> Statement Settings> Unsubscribe.

To withdraw your consent prior to completing your request, simply exit this session prior to accepting this Agreement.

If you withdraw your consent to this Agreement:

- You will no longer receive the electronic presentment of any documents.



### **Multiple Access Devices**

**Your acceptance of this agreement on one Access Device constitutes your acceptance on all Access Devices you use. For example, if you view and accept this agreement on a mobile device, the terms of this Agreement will apply to electronic documents accessed on a traditional computer (or vice versa).**

**Additionally, by viewing and accepting this agreement on any Access Device, you are reasonably demonstrating your ability to access and view electronic documents in the format that the services are provided on that Access Device and all subsequent Access Devices.**

**If you change Access Devices (or use multiple Access Devices), it is your responsibility to ensure that the new Access Device meets the applicable system requirements and that you are still able to access and view electronic documents on the subsequent Access Device. Continuing your application on other Access Devices is your reaffirmation of this Agreement**

**Please contact us at 800-482-0049 if you have difficulties accessing or viewing electronic documents on your selected Access Device.**

### **Acceptance**

**You will be asked to acknowledge your acceptance of these terms by checking the box before you are able to continue with your application. In doing so, you are confirming that you meet the system requirements described above, that you have demonstrated your ability to receive, retain, and view electronic documents on your Access Device, and that you have an active and valid email address.**