

## **Electronic Record and Signature Disclosure**

From time to time, Del-One Federal Credit Union (we, us, or Company) may be required by law to provide you with certain written notices or disclosures. Below are the terms and conditions for providing such notices and disclosures electronically. Please read the information carefully, and if you agree to receive electronic records and signatures instead of paper documents, confirm your consent by selecting the checkbox next to “I consent to the use of electronic records and signatures in place of paper documents and handwritten signatures, and I understand that my electronic signature has the same legal effect as a handwritten signature. I agree to use electronic records and signatures” before proceeding.

### **Getting Paper Copies**

You may request a paper copy of any record that has been provided electronically at any time. During and immediately after the signing session, you can download and print documents sent electronically. If you require a paper copy from our office after the signing session, a nominal fee may be applied. To request paper copies, follow the procedure described below.

### **Withdrawing Your Consent**

You may choose to withdraw your consent to receive electronic notices and disclosures at any time. To do so, follow the steps outlined below.

### **Consequences of Withdrawing Consent**

If you choose to receive notices and disclosures in paper format only, it may slow down the completion of certain transactions and services, as we will need to send and receive paper documents. You will also lose access to the option of signing and receiving documents electronically.

### **All Notices and Disclosures Will Be Sent Electronically**

Unless you inform us otherwise, all required notices, disclosures, authorizations, acknowledgments, and other documents will be sent to you electronically. You can choose to receive them either electronically or through paper mail. If you do not agree with this process, please contact us as described below.

### **How to Contact Del-One Federal Credit Union**

You can reach us to update your contact information, request paper copies, or withdraw your consent to receive electronic notices by emailing us at: [webmaster@del-one.org](mailto:webmaster@del-one.org).

### To Update Your Email Address

If you need to update the email address where we send electronic notices, send us an email at [webmaster@del-one.org](mailto:webmaster@del-one.org) with your previous and new email addresses.

### To Request Paper Copies

To request paper copies of previously provided electronic notices and disclosures, email us at [webmaster@del-one.org](mailto:webmaster@del-one.org) with your full name, email address, mailing address, and telephone number. We may apply a nominal fee for this service.

### To Withdraw Your Consent

To stop receiving electronic notices and disclosures, you may either:

- i. Decline to sign a document during a signing session, or
- ii. Email us at [webmaster@del-one.org](mailto:webmaster@del-one.org) with your full name, email address, mailing address, and telephone number. Withdrawing consent may cause delays in processing transactions, but there are no other penalties.

### Required Hardware and Software

The system requirements for accessing electronic documents may change over time. Please ensure your system meets the current minimum requirements.

### Acknowledging Your Access and Consent to Use Electronic Records and Signatures

To confirm that you can access this information electronically, please indicate that you have read this disclosure, and that you can either print or save it for future reference. If you agree to receive electronic notices and disclosures, enter the code found on the following page as your consent to the use of electronic records and signatures in place of paper documents and handwritten signatures. By doing so, you acknowledge that your electronic signature carries the same legal effect as a handwritten signature.

In order to proceed with the application process, you are required to enter a specific code that can be found in this document.

Please carefully follow the instructions provided below:

1. Locate the code in this document.
2. Copy the code exactly as shown.
3. Paste or enter the code in the designated field of the application to continue with the next step.

The code is case-sensitive, so make sure to type it exactly as it appears.

**Your code: GOGREEN**

By using this code, you confirm that:

- You can access and read this Electronic Record and Signature Disclosure;
- You can print or save a copy of this disclosure for future reference; and
- You consent to receive all notices, disclosures, and other documents electronically from Del-One Federal Credit Union, unless you notify us otherwise.