

## **E-Sign Act Consent and Disclosure**

The E-SIGN Act Consent and Disclosure provides important information required by the Electronic Signatures in Global and National Commerce Act (E-SIGN Act) and applies to your consent to the electronic delivery of all communications and required agreements and disclosures relating to your applications for a new account, a new loan application, and other related products and services with Otoe-Missouria Federal Credit Union.

This disclosure is to provide you with your rights under the Electronic Signatures and National Commerce Act (E-SIGN).

To the extent allowed by law, you agree that any communication from us to you relating to the online opening of your account, the online application for your loan, and other related products and services including but not limited to, disclosures, notices, statements, agreements, confirmations, or other information required to be delivered under applicable law, may be delivered to you by electronic delivery, and that such electronic delivery shall be in lieu of written communication.

You have the right to request paper copies of the electronic disclosures and agreements you receive when you open your online account, submit your online loan application, and apply for other related products and services. You may request paper copies by:

Writing us at:

Otoe-Missouria Federal Credit Union  
PO Box 69  
Red Rock, OK 74651

Or, emailing us at:

[MemberService@OtoeMissouriaFCU.org](mailto:MemberService@OtoeMissouriaFCU.org)

### **SCOPE OF COMMUNICATION TO BE PROVIDED IN ELECTRONIC FORM**

You agree that we may provide you with any communications that we may choose to make available in electronic format, to the extent applicable by law, and that we may discontinue sending paper communication to you, unless and until you withdraw your consent. Your consent to receive electronic communications and transactions includes, but is not limited to:

- All legal and regulatory disclosures and communications associated with the opening of an account and products or services available through Home Banking. As an example, OMFCU may choose to send by text or email notification of changes in terms and conditions related to Home Banking.
- Notices and disclosures about a Change in Terms of your account.
- Privacy policies and notices.
- Monthly (or periodic) billing or account statements for your account(s) or such other communication that we may include from time to time as part of the enrollment in the e-statement program.

### **METHOD OF PROVIDING COMMUNICATIONS TO YOU IN ELECTRONIC FORM**

Most information on and within our website is provided in either HTML and/or PDF format. For those agreements, disclosures, forms, notices, and other documents provided/available in PDF format, Adobe Acrobat Reader will be required to open the document. A free copy of the most current version of Adobe Acrobat Reader may be obtained from the Adobe website at <http://www.adobe.com>.

To print or download agreements and disclosures or other documents, you must have a printer connected to your computer or have sufficient hard-drive space to download, store, and view the information.

### **MAINTAINING A VALID EMAIL ADDRESS**

If the email address where you receive electronic communication should change, it is your responsibility to update your information in Home Banking or contact the credit union immediately at (580) 453-6702. Or, you may stop by the credit union to ensure that you receive proper notification from us regarding electronic communication.

### **TO WITHDRAW YOUR CONSENT**

If you no longer wish to receive future notices and/or disclosures in electronic form, you will need to inform the credit union. To withdraw your consent after you have already received and signed your document(s), you must contact us at (580) 453-6702 or visit us at the credit union.

Once you have withdrawn your consent, you will no longer receive electronic documents.

### **REQUESTING PAPER COPIES**

You agree and understand we will not send you a paper copy of certain documents which is available electronically; unless you request, or we otherwise deem it appropriate to do so. You may request paper communications by calling (580) 453-6702 or visiting the credit union. Copies of disclosures and account agreements can be mailed at no charge; copies of statements can be mailed for a nominal fee, which is listed in our fee schedule. We may change the types of communications eligible for electronic delivery from time to time.

### **SOFTWARE AND HARDWARE REQUIREMENTS**

By consenting to this Agreement, you confirm that your access device meets the minimum specifications and requirement 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
- A data plan provided by your wireless carrier and an up-to-date mobile app from your app store or marketplace that is compatible with, and supported by, your operating system.
- 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.

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

- A computer with an operating system such as Windows 10 or Apple Mac.

- An internet connection and an up-to-date internet browser that is compatible with and supported by your operating system (e.g., Internet Explorer 4.0 and later, Google Chrome, Edge, Safari, or Firefox).
- Software that accurately reads and displays .pdf files (such as Adobe Reader 4.0 and later versions).

**DISCLAIMER OF WARRANTY AND LIMITATION OF LIABILITY**

OMFCU make no warranty of any kind, express or implied, including any implied warranty of merchantability or fitness for a particular purpose in connection with the communications provided to you under this Agreement. We do not and cannot warrant the communications will operate without error, or that the services will be available at all times, except as specifically provided in this Agreement, or otherwise required by law.

By clicking "I Accept" below, you agree to the terms above and consent to receive the above described documents and other communications through electronic delivery.