

## **E-SIGN Consent Agreement for Electronic Signatures and Documents**

**Electronic Signatures** Your electronic signature on documents has the same effect as if you signed them in ink.

**Electronic Delivery of Documents** – By accepting this E-SIGN Consent Agreement (“Agreement”), you agree to permit Cloverbelt Credit Union (“Credit Union”), now and in the future, to provide account statements, tax statements, disclosures, notices, correspondence, and other documents to you in electronic form instead of providing such information in written form, if they so choose. Not all documents are available in an electronic format, and the Credit Union is the sole determiner of which documents can be provided electronically. This agreement will be valid until you exercise your right to revoke this consent.

You agree and understand that if we send an email message to the email you provided to us and the message is returned undeliverable, the information contained in the message is considered to have been delivered to you.

**System Requirements** – To access electronic documents and retain the information provided, you must have a personal computer or device capable of connecting to the internet, downloading a PDF file, and storing or printing the document. Preferred browsers include Chrome, Firefox, and Safari, using no more than two versions prior to the current version. By accepting the Agreement, you confirm you have read, understand, and agree to its terms and conditions and that your hardware and software meet the stated requirements.

**Request for Paper Copies** – We recommend you print or retain each electronic record for your files. At your request, we will provide you with a paper copy of any electronic record you received but there may be a cost for this, as disclosed in our Fee Schedule.

**Withdrawing Consent** – You have the right to withdraw your consent to receive electronic documents at any time. To withdraw your consent, call us at 715-842-5693 or write us at PO Box 659, Wausau WI 54402-0659. Your withdrawal will be effective after we have had a reasonable opportunity to process your request.

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