

## Electronic Disclosure Agreement

The loan for which you are applying involves various disclosures, records, and documents (“Loan Documents”), including this eDisclosure Agreement. The purpose of the eDisclosure Agreement is to obtain your consent to receive certain Loan Documents from us in electronic form rather than in paper form. With your consent, you will also be able to sign and authorize these Loan Documents electronically, rather than on paper.

Before we can engage in this transaction electronically, it is important that you understand your rights and responsibilities. Please read the following and affirm your consent to conduct business with us electronically. For purposes of the eDisclosure Agreement, “eDisclosures” means the Loan Documents related to this transaction that are provided electronically, “you” and “your” mean the borrower(s) under the applicable loan to which such Loan Documents apply, and “we”, “our” and “us” means Community Credit Union loan officer(s) or loan processor(s) with whom you are transacting business for such loan(s).

### Your Consent

\* Your consent to participate in this transaction electronically will apply to all Loan Documents for the applicable loans for which you are applying. If you provide your consent by clicking the “I agree” button at the bottom of the page, we will conduct this transaction electronically, instead of providing you with the Loan Documents in paper form.

\*If a document related to your loan is not available in electronic form, a paper copy will be provided to you free of charge.

\*Conducting this transaction electronically is an option. If you choose not to accept receipt of eDisclosures, paper Loan Documents will be mailed to you.

\*If you do not consent to receive these Loan Documents electronically, or if you subsequently withdraw consent, you will be provided with paper copies of the Loan Documents for which you did not consent to receive electronically. Additionally: you will not be required to pay a fee for receiving paper copies of the Loan Documents.

### Withdrawal of Consent

\*You have the right to withdraw your consent at any time. By declining or revoking your consent to receive eDisclosures, we will provide you with the Loan Documents in paper form.

\*If you originally consent to receive eDisclosures, but later decide to withdraw your consent, you can do so by clicking on the “I do not agree” button, or by notifying us at:

Phone: 701-947-5011

Address: 20 1<sup>st</sup> St N, New Rockford, ND 58356

\*If you originally consent to receive eDisclosures, but later withdraw your consent, you will be provided with paper copies of the Loan Documents for which you did not consent to receive electronically. You will not be required to pay a fee for withdrawing consent and receiving paper copies of the Loan Documents.

### Obtaining Paper Copies

\*After your consent is given, you may request from us paper copies of your Loan Documents. Please send this request to us at:

Phone 701-947-5011

Address: 20 1<sup>st</sup> N, New Rockford, ND 58356

\*If you request paper copies of the Loan Documents: you will not be required to pay a fee for receiving paper copies of the Loan Documents.

### Communications in Writing

\*All communications in either electronic or paper format from us to you will be considered "in writing." You should print or download for your records a copy of this Agreement and any other communication that is important to you.

### System Requirements

\*In order to receive eDisclosures, you must have a computer with internet access and an internet email account and address; an internet browser using 128-bit encryption or higher, Adobe Acrobat 7.0 or higher, SSL encryption and access to a printer or the ability to download information in order to keep copies of your eDisclosures for your records.

\*If the software or hardware requirements change in the future, we will notify you of that change. If you choose to withdraw your consent upon notification of the change, you will be able to do so without penalty. Paper copies of such Loan Documents will be mailed to you if you choose to withdraw your consent.

### How We Can Reach You

\*You must promptly notify us if there is a change in your email address or in other information needed to contact you electronically. You can contact us at:

Phone: 701-947-5011

Address: 20 1<sup>st</sup> St N, New Rockford, ND 58356

\*We will not assume liability for non-receipt of notification of the availability of eDisclosures in the event your email address on file is invalid; your email or internet service provider filters the notification as "spam" or "junk mail"; there is a malfunction in your computer, browser, Internet service and/or software; or for other reasons beyond our control.

### Federal Law

You acknowledge and agree that your consent to electronic communications is being provided in connection with a transaction affecting interstate commerce that is subject to the Federal Electronic in Global and National Commerce Act (ESIGN), "Act," and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

USA Patriot Act Information Disclosure  
Important Information about Application Procedures

Community Credit Union  
20 1<sup>st</sup> St N  
New Rockford, ND 58356  
701-947-5011

To help the government fight the funding of terrorism and money laundering activities, Federal Law requires all financial institutions to obtain, verify, and record information that identifies every customer.

What this means to you: When you apply for a loan, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license, or other identifying documents.

Subsection 314(b) of the USA Patriot Act and 31 CFR 103.110