



COMMUNITY
FINANCIAL

Electronic Document Consent Agreement

DISCLOSURE- CONSENT TO ELECTRONIC RECEIPT OF ELECTRONIC MEMBER DOCUMENTS

From time to time, Community Financial Credit Union (we, us, or Company) may provide to you certain written deposit and lending account documents that may include, but are not limited to: notices, statements, agreements, authorizations, acknowledgments, or disclosures. Described below are the terms and conditions for providing to you such information electronically. Please read this consent disclosure carefully and thoroughly. If you can access this information electronically to your satisfaction and agree to these terms and conditions, please confirm your agreement by clicking the 'I agree' button at the bottom of this document.

1. GETTING PAPER COPIES

You may request from us a paper copy of a record provided or made available electronically to you by us. You will have the ability to download and print documents we send to you through the DocuSign system during and immediately after the signing session; and if you elect to create a DocuSign signer account, you may access them for a limited period of time (usually 30 days) after such documents are first sent to you. After such time, if you wish for us to send you paper copies of any such documents from our office to you, you will be charged a \$0.00 per-page fee. You may request delivery of such paper copies from us by following the procedure described below.

2. WITHDRAWING YOUR CONSENT

If per this consent, you decide to receive documents from us electronically, you may at any time change your mind and tell us that thereafter you want to receive them only in paper format. How you must inform us of your decision to receive future documents in paper format and the manner to withdraw your consent to receive materials electronically is described below.

3. CONSEQUENCES OF CHANGING YOUR MIND

If you elect to receive required documents only in paper format, it will slow the speed at which we can complete certain steps in transactions with you and deliver services to you because we will first need to send the required information to you in paper format, and then wait until we receive back from you your acknowledgment of your receipt of such paper notices or disclosures. To indicate to us that you are changing your mind, you must withdraw your consent using the DocuSign 'Withdraw Consent' form on the signing page of a DocuSign envelope instead of signing it. This will indicate to us that you have withdrawn your consent to receive required notices and disclosures electronically from us, and you will no longer be able to use the DocuSign system to receive or sign documents electronically from us.

4. ELECTRONIC DOCUMENTS WILL BE SENT TO YOU ELECTRONICALLY

Unless you tell us otherwise in accordance with the procedures described herein, we will electronically provide to you required notices, disclosures, statements, agreements, authorizations, acknowledgments, and other deposit and lending documents that are required to be provided or made available to you during the course of our relationship with you. To reduce the chance of you inadvertently not receiving any documents, we prefer to provide all of them to you by the same method and to the same address that you have given us. Thus, you can receive all the documents

electronically or in paper format through the paper mail delivery system. If you do not agree with this process, please let us know as described below. Please also see the paragraph immediately above that describes the consequences of your electing not to receive delivery of the notices and disclosures electronically from us.

5. HOW TO CONTACT COMMUNITY FINANCIAL CREDIT UNION:

You may contact us to let us know of your changes as to how we may contact you electronically; to request paper copies of certain information from us; and to withdraw your prior consent to receive notices and disclosures electronically as follows:

- **To contact us by phone call:**
(877) 937-2328
- **To contact us by email send messages to:**
cumail@cfcu.org
- **To contact us by paper mail, please send correspondence to:**
Community Financial Credit Union
PO Box 8050, Plymouth, MI 48170

6. TO ADVISE COMMUNITY FINANCIAL CREDIT UNION OF YOUR NEW EMAIL ADDRESS

To let us know of a change in your e-mail address where we should send account-related documents electronically to you, you must send an e-mail message to us at cumail@cfcu.org and in the body of such request you must state: your previous e-mail address and your new e-mail address. We may require additional information from you to change your e-mail address.

In addition, you must notify DocuSign, Inc. to arrange for your new email address to be reflected in your DocuSign account by following the process for changing e-mails in the DocuSign system.

7. TO REQUEST PAPER COPIES FROM COMMUNITY FINANCIAL CREDIT UNION

To request delivery of paper copies from us of the applicable deposit or lending documents previously provided by us to you electronically, you must send us an e-mail to **cumail@cfcu.org** and in the body of such request you must state your e-mail address, full name, US Postal address, and telephone number. We will bill you for any fees at that time, if any.

8. TO WITHDRAW YOUR CONSENT WITH COMMUNITY FINANCIAL CREDIT UNION

To inform us that you no longer want to receive future notices and disclosures in an electronic format you may:

- Decline to sign a document from within your DocuSign session, and on the subsequent page, select the check-box indicating you wish to withdraw your consent, or you may;
- Send us an e-mail to **cumail@cfcu.org** and in the body of such request you must state your e-mail, full name, US Postal Address, and telephone number. We do not need any other information from you to withdraw consent. The consequences of your withdrawing consent for online documents will be that transactions may take a longer time to process.

9. REQUIRED HARDWARE AND SOFTWARE

Operating Systems:	Windows® 2000, Windows® XP, Windows Vista®; Mac OS® X
Browsers:	Final release versions of Internet Explorer® 6.0 or above (Windows only); Mozilla Firefox 2.0 or above (Windows and Mac); Safari™ 3.0 or above (Mac only)
PDF Reader:	Acrobat® or similar software may be required to view and print PDF files
Screen Resolution:	800 x 600 minimum
Enabled Security Settings:	Allow per session cookies

** These minimum requirements are subject to change. If these requirements change, you will be asked to re-accept the disclosure. Pre-release (e.g. beta) versions of operating systems and browsers are not supported.

10. ACKNOWLEDGING YOUR ACCESS AND CONSENT TO RECEIVE MATERIALS ELECTRONICALLY

To confirm to us that you can access this information electronically, which will be similar to other electronic documents that we will provide to you, please verify that you were able to read this electronic disclosure; and that you also were able to print on paper or electronically save this page for your future reference and access; or that you were able to e-mail this disclosure and consent to an address where you will be able to print on paper or save it for your future reference and access. Further, if you consent to receiving notices and disclosures exclusively in electronic format on the terms and conditions described above, please let us know by clicking the 'I agree' button below.

By checking the 'I agree' box, I confirm that:

- I can access and read this electronic CONSENT TO ELECTRONIC RECEIPT OF ELECTRONIC CONSUMER DISCLOSURES document; and
- I can print on paper the disclosure or save or send the disclosure to a place where I can print it, for future reference and access; and
- Until or unless I notify Community Financial Credit Union as described above, I consent to receive from exclusively through electronic means all notices, disclosures, statements, agreements, authorizations, acknowledgements, and other deposit and lending documents that are required to be provided or made available to me by Community Financial Credit Union during the course of my relationship with you.