

## **CONSUMERS PROFESSIONAL CREDIT UNION**

### **Electronic Signatures in Global and National Commerce Act (ESIGN) DISCLOSURES**

This disclosure describes your rights under the Electronic Signatures in Global and National Commerce (ESIGN) Act. The words “we”, “us”, “our” and other similar terms refer to Consumers Professional Credit Union (CPCU), and the words “you,” “your,” and other similar terms mean you, the individual(s) or entity identified on the account(s). The term “Communications” refers collectively herein to Account Statements, Credit Card Statements, Service Agreements, Annual Privacy Notice, any Change in Terms or subsequent disclosures or notices applicable to electronic records, any notice regarding hardware or software changes that may impact your ability to access Communications, including any notice revoking or limiting access to our website to access Communications or to certain information previously provided to you, and any other disclosures or notices relating to your account.

For this electronic service enrollment process, consent by any one authorized user will be effective for all authorized users on the account(s).

If you choose not to agree by clicking the “I Decline” button below, you will not be eligible to enroll in the electronic communications service.

#### **Consent to Receive Communication Electronically**

You have the right to receive Communications from CPCU using either paper or electronic format. By clicking the “I Accept” button below, you understand and agree to be bound by the terms and conditions of this Disclosure, and authorize CPCU to provide Communications to you in electronic format, by electronic email or website posting, or through logged-in website interaction Communications.

#### **Extent of Agreement**

This agreement will apply to all future interactions with CPCU unless you withdraw consent (withdrawal instructions are given below). If minimum hardware or software requirements change, you may be required to consent again. Having to consent again will not invalidate your prior consent or the legality of the business you conducted that was governed by the prior consent, it will only determine whether you use electronic or paper formats going forward.

### **How Electronic Communication Works**

Communications will be provided to you after you give your consent by clicking “I Accept,” below. You will periodically receive an email notification that Communications are available for review and you will be directed to the CPCU website. To view Communications, you may need to access CPCU’s website, using the secure online connection of CPCUi, and click on the necessary tabs (for example, when accessing electronic records that contain personally identifiable information). You will have the options to “save” or to “print” any communications that you access. If you download or print any confidential materials, such as your transaction history, please store them in a secure environment, just as you would paper-based CPCU communications. We reserve the right, from time to time, to deliver one or more Communications in paper form instead of electronic form by mailing the Communications to the last known mailing address in our records for you. In the event that we do so, we are in no way terminating this Consent and we may continue to provide Communications to you in electronic form.

### **Paper Copies**

You may obtain paper copies of any Communications CPCU provides to you electronically by sending a written request to: CPCU, 525 W Willow St., Lansing MI 48906. We will mail paper-based copies of Communications to you (at the address shown on CPCU’s records) within ten (10) business days after the date we receive your request. You may also request a paper-based copy by calling us at 517-372-2400 or asking in person at any branch location. Although we do not currently impose a fee or other charge for the initial paper copy of your Communications, we reserve the right to impose a fee or charge in the future and to change such fee at any time. Please see the Member Services Price List for details.

### **Withdrawal of Consent**

You have the right at any time to withdraw your consent to receive electronic Communications. There are no fees for such withdrawal. To withdraw consent, send a signed, written notice that you withdraw consent to: CPCU, 525 W. Willow St., Lansing, MI 48906. Upon receipt of your written request to withdraw consent to electronic Communications we will terminate the delivery of future

Communications to you in electronic form and will immediately begin using paper format.

### **Minimum Hardware and Software Requirements**

In order for you to access and retain the Communications, you will need a personal computer or internet-enabled mobile computing device (e.g., smartphone or tablet), as well as a working connection to the Internet. You must use a browser which supports 2048 bit public key encryption and also supports TLS1.0 or SSL3.0 technology such as Microsoft Internet Explorer version 8 or higher, or the two most recent versions of Firefox, Google Chrome or Safari. If you fail to use current appropriate browser software, CPCU and any other entities involved in the design, development or operation of Communications are not responsible for loss, expense, injury, cost or damage resulting from any access obtained to account information or any transaction conducted on any account.

### **Contact Information**

You are required by CPCU's Account Agreement, any E-Services Disclosure you have signed, and this E-SIGN Disclosure, to keep your contact information up to date. This includes your physical address, your telephone number(s), and your email address. If any of this information changes, you can update it by visiting any of our branches, or by mailing a signed Address Change Form, available on our website under Services, Forms to: CPCU, 525 W. Willow St., Lansing, MI 48906. You may also update your address and email address by logging on to your CPCUi account and following the instructions. If you fail to keep your contact information up-to-date, CPCU and any other entities involved in the design, development or operation of Communications are not responsible for loss, expense, injury, cost or damage resulting from any access obtained to account information or any transaction conducted on any account.

### **Affirmative Consent**

*This disclosure has been provided to you in the same format that other records or documents for the purpose of conducting business with CPCU will be provided. By opening and reading this disclosure you are verifying that you are able to receive, save and/or print electronic Communications. Click on the "I Accept" button to agree to the electronic delivery of Communications or click the "I Decline" button to exit from these setup procedures and decline electronic delivery.*