

ESign Disclosure

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), as well as our website (CPCUi) and our mobile app (CPCUi Mobile) and the words “you,” “your,” and other similar terms mean you, the individual(s) or member(s) identified on the account(s). The term “communications” refers collectively herein to Account Statements, Credit Card Statements, Service Agreements, Annual Privacy Notice, Loan Documents, Share Documents, Operational Documents, 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.

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 or opt out of E-services box on the enrollment form, you will not be eligible to enroll in the electronic communication services.

Consent to Receive Communication Electronically

You have the right to receive communications from Consumers Professional Credit Union using either paper or electronic format. By clicking the “I Accept” button below, or signing the E-services enrollment form, you understand and agree to be bound by the terms and conditions of this disclosure and authorize Consumers Professional Credit Union to provide communications to you in electronic format, email, our website, CPCUi Mobile, or United States Postal service. Some of the communications you may receive electronically include, but are not limited to the following:

- Deposit Account Agreement
- Periodic Statements
- Privacy notice
- Notification of any account change in terms
- Maturity/expiration notices
- Notices under the Electronic Fund Transfer Act and Truth in Lending Act related to error resolution
- Other notices we are required to give
- Share Documents
 - Transaction Receipts
 - CD Documents
- Loan Documents
- Operational Documents
- Tax Reporting Documents

Extent of Agreement

This agreement will apply to all future interactions with Consumers Professional Credit Union unless you withdraw consent (see withdrawal of consent instructions 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.

How Electronic Communication Works

You will receive email notifications that communications are available for review. You will be directed to CPCUi, to view, save, or print the communications. If you download or print any confidential materials, such as your statement, please store it in a secure manner. We reserve the right 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 format.

Paper Copies

You may print an unlimited number of copies of any electronic communication you receive. You may request paper copies of any electronic communication by mailing a request to Consumers Professional Credit Union 525 W Willow St Lansing, MI 48906, by phone at (517) 372-2400, or by fax at (517) 371-2728. We may charge a fee to provide the paper copies requested. 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, you may log into CPCUi, or CPCUi Mobile and turn off E-statements. Or you may send a written notice with your signature revoking your consent to: Consumers Professional Credit Union, 525 W. Willow St, Lansing, MI 48906, or by fax (517) 371-2728. Upon receipt of your request we will terminate the delivery of future communications to you in electronic format and will begin delivery of paper communications. You will no longer be able to view any communications through CPCUi or CPCUi Mobile.

Minimum Hardware and Software Requirements

Our minimum hardware and software requirements is solely based on the browser you would use to access CPCUi. We only allow browsers that support the encryption method of TLS 1.2, if your browser does not support this method or it is not enabled then it will not work with CPCUi. The following is a list of browsers that support TLS 1.2:

- Internet Explorer 8 or higher, only on Windows 7 or higher
- Microsoft Edge
- Google Chrome 28 or higher
- Mobile Safari 5 or higher
- Desktop Safari 7 or higher
- Opera 17 or higher
- Firefox 27 or higher

Consumers Professional Credit Union formats all of the documents sent to you in a PDF format. It is recommended that you have access to the latest version of any PDF viewer in order to access these documents. It is highly recommended that all mobile devices use CPCUi Mobile which can be installed free from Apple’s App Store or the Google Play Store.

If you fail to use the current mobile application or browser software, Consumers Professional Credit Union 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 the account.

Contact Information

By agreeing to this ESIGN Disclosure, you agree to provide and maintain valid contact information. This includes your physical address, your telephone number(s), and your current & active email address(s). You may update this information at any time by logging into CPCUi, visiting any of our branches, or by mailing a signed address change form, available on our website located in services/forms to: Consumers Professional Credit Union, 525 W. Willow St, Lansing, MI 48906. If you fail to keep your contact information up to date communications may become undeliverable. Consumers Professional Credit Union 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 failure of proper delivery, access obtained to account information, or any transaction conducted on any account.

Final Affirmation

For the purpose of conducting business with Consumers Professional Credit Union this disclosure is provided to you in the same format that future records or documents 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.