



Electronic Record and Signature Disclosure

ELECTRONIC RECORD AND SIGNATURE DISCLOSURE ("ERSD")

From time to time, Educational Federal Credit Union (we, us or Company) may be required by law to provide you with certain written notices or disclosures. You may elect to receive such notices or disclosures electronically. The terms and conditions under which we can do so through the DocuSign system or other electronic means are set forth below. Please review them carefully. On page 2 of this disclosure, under the paragraph entitled "*Acknowledging your access and consent to receive and sign documents electronically,*" we have placed a link to allow you to test your electronic access to this ERSD. If you are satisfied with your access to this ERSD through the use of the link and you wish to receive and sign documents electronically, please follow the steps provided in that paragraph to confirm your agreement to the terms and conditions of this ERSD.

Getting paper copies

At any time, you may request a paper copy of any electronic record provided to you by us. You will also have the ability to download and print documents we send to you through the DocuSign system during and immediately after the signing session. If you elect to create a DocuSign account, you may access the documents for a limited period of time (usually 30 days) after such documents are first sent to you. After such time, you may request paper copies of such documents from our office for a charge of \$0.00 per-page. Your requests can be made by following the procedure described below.

Withdrawing your consent

If you decide to receive notices and disclosures from us electronically, you may at any time change your mind and tell us that thereafter you want to receive required notices and disclosures only in paper format. The procedure for making such requests is described below.

Transaction speed will be slower if you elect to receive notices and disclosures only in paper format

If you elect to receive required notices and disclosures only in paper format, it will slow the speed at which we can complete transactions and deliver services. This is because we will need to send the required notices or disclosures to you in paper format, and then wait until you acknowledge your receipt of such notices or disclosures. Further, you will no longer be able to use the DocuSign system to receive or sign notices and electronic documents from us.

All notices and disclosures will be sent to you electronically

Unless you tell us otherwise in accordance with the procedures described herein, we will provide electronically to you through the DocuSign system or other electronic means all required notices, disclosures, authorizations, acknowledgements, and other 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 notice or disclosure, we prefer to



provide all of the required notices and disclosures to you by the same method and to the same address that you have given us. Thus, you can receive all the disclosures and notices either 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.

How to contact Educational Federal 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: 305-273-5626 for Consumer Lending or 305-270-5234 for Membership Accounts

To contact us by email send messages to: esign@edfed.org

To advise Educational Federal Credit Union of your new email address

To let us know of a change in your email address you must send an email message to us at esign@edfed.org and in the body of such request you must state: your previous email address and your new email address. We do not require any other information from you to change your email address.

If you created a DocuSign account, you may update it with your new email address through your account preferences.

To request paper copies from Educational Federal Credit Union

To request delivery from us of paper copies of the notices and disclosures previously provided by us to you electronically, you must send us an email to esign@edfed.org and in the body of such request you must state your email address, full name, mailing address, and telephone number. We will bill you for any fees at that time, if any.

To withdraw your consent with Educational Federal Credit Union

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

1. Decline to sign a document from within your signing session, and on the subsequent page, select the check-box indicating you wish to withdraw your consent, or you may;
2. Send us an email to esign@edfed.org and in the body of such request you must state your email, full name, mailing 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.



Required hardware and software

The minimum system requirements for using the DocuSign system may change over time. The current system requirements are found here: <https://support.docusign.com/guides/signer-guide-signing-system-requirements>.

Acknowledging your access and consent to receive and sign documents electronically

To confirm to us that you can access this information electronically, which will be similar to other electronic notices and disclosures that we will provide to you, please confirm that you have read this ERSD, and (i) that you are able to print on paper or electronically save this ERSD for your future reference and access; or (ii) that you are able to email this ERSD to an email address from which 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 as described herein, then select the check-box next to 'I agree to use electronic records and signatures' before clicking 'CONTINUE' within the DocuSign system or other electronic means.

By selecting the check-box next to 'I agree to use electronic records and signatures', you confirm that:

- You can access and read this Electronic Record and Signature Disclosure; and
- You can print on paper this Electronic Record and Signature Disclosure, or save or send this Electronic Record and Disclosure to a location where you can print it, for future reference and access; and
- Until or unless you notify Educational Federal Credit Union as described above, you consent to receive and provide additional documents exclusively through electronic means all notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided to you or by you, or made available to you by Educational Federal Credit Union during the course of your relationship with Educational Federal Credit Union. All additional documents you are required to provide to Educational Federal Credit Union will be electronically signed and your electronic signature will be relied upon by Educational Federal Credit Union as your original signature.