

## **Missouri Central Credit Union's Disclosure Regarding Conducting Business Electronically, Receiving Electronic Notices, Statements, and Disclosures, and Signing Documents Electronically**

*Please read the following information, by proceeding forward and signing this document you are agreeing that you have reviewed the following consumer disclosure information and consent to transact business using electronic communications, to receive notices, statements and disclosures electronically, and to utilize electronic signatures in lieu of using paper documents.*

In order to communicate with you more effectively, Missouri Central Credit Union (MCCU) offers electronic options for delivery of disclosures, documents, statements, notices, and general communication as well Electronic Signatures under the provisions of the Electronic Signatures in Global and National Commerce Act (E-SIGN). According to E-SIGN, electronic signatures and records have the same legal validity and enforceability as paper records and handwritten signatures.

### **Electronic Consent**

- A. You are not required to receive notices, statements, and disclosures or sign documents electronically. If you prefer not to do so, you may request to receive paper documents.
- B. Hardware and Software Requirements in order to access, view, and retain electronic communications that we make available to you, you must have:
  - an Internet browser that supports 128 bit encryption;
  - sufficient electronic storage capacity on your computer's hard drive or other data storage unit;
  - Adobe(R) Acrobat(R) Reader(R) 6.1 or higher;
  - an e-mail account with an Internet service provider and e-mail software in order to participate in our electronic Communications programs;
  - a personal computer with an operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying, and either printing or storing Communications received from us in electronic form via a plain text-formatted e-mail or by access to our web site using one of the browsers specified above;
  - Use of the Service requires a standards-compliant web-browser which supports the HTTPS protocol, HTML, and cookies. Viewing PDF documents requiring additional software such as Adobe Reader or similar
  - a smart phone with telecommunications connections and an Internet connection
- C. You may withdraw your consent at any time as described below. There may be fees associated with sending paper copies which is specified in our Fee Schedule.
- D. Scope of Consent - You will receive electronic notices, disclosures, statements, and electronic signature documents with all related and identified documents and disclosures on any account you have with MCCU over the course of your relationship with MCCU.
- E. You are responsible for maintaining the information needed for MCCU to contact you electronically;

### **Paper Copies**

You have the ability to download and print any open or signed documents sent to you through the electronic signature service using the PDF and Print icons. MCCU may also email you a PDF copy

of all agreements you sign using the electronic signature service. If you wish to receive paper copies in lieu of electronic documents you may request paper copies from MCCU by following the procedures outlined below. MCCU may apply a charge for requesting paper copies which is specified in our Fee Schedule.

**Withdrawal of Consent**

You may withdraw your consent to receive electronic documents, notices or disclosures at any time. In order to withdraw consent you must notify MCCU that you wish to withdraw consent and to provide your future documents, notices, and disclosures in paper format. After withdrawing consent if at any point in the future you proceed forward and utilize the electronic signature system you are once again consenting to receive notices, disclosures, or documents electronically. You may withdraw consent to receive electronic notices and disclosures and optionally electronic signatures by following the procedures described below.

**Requesting paper copies, withdrawing consent, and updating contact information**

You may download and print any documents we send to you through the electronic signature system. To request paper copies of documents, withdraw consent to conduct business electronically and receive documents, notices, or disclosures electronically or sign documents electronically please contact MCCU at 816-246-0002; mail to 825 NE Deerbrook Street, Lee’s Summit, MO 64086; or by sending an email [askmccu@mocentral.org](mailto:askmccu@mocentral.org) with the following subjects:

**“Requesting Paper Copies”** Please provide your name, account number, email, telephone number, postal address and document title.

**“Withdraw Consent”** Please provide your name, account number, email, date, telephone number, postal address.

**“Update Contact Information”** Please provide your name, account number, email, telephone number and postal address.

There may be fees associated with sending paper copies which is specified in our Fee Schedule.

I /We authorize Missouri Central Credit Union to E-mail disclosures, documents, statements, notices, and general communication to me/us whenever possible. I/We understand I/we can withdraw this consent at any time.

I /We authorize Missouri Central Credit Union to Text notices and general communication to me/us whenever possible. I/We understand I/we can withdraw this consent at any time.

I /We authorize the use of Electronic Signatures at the request of MCCU for certain transactions. I/We understand I/we can withdraw this consent at any time.

I/We DO NOT agree to Electronic disclosures, documents, statements, notices, and general communication or Electronic Signatures.

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Signature

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Date

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Signature

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Date