



## Online Loan Application E-Signature and Electronic Disclosures Agreement

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This Agreement is the contract, which covers your and our rights and responsibilities concerning services offered to you by Sun East Federal Credit Union ("Credit Union"). In this Agreement, the words "you" and "yours" mean those who request and use the Online Lending Service. The words "we," "us," and "our" mean the Credit Union. The words "the service" refers to the Sun East Federal Credit Union Online Lending Service.

Please review this document carefully and print a copy for your reference; you can access an online copy at any time by navigating to the "E-Communication Preferences" section by clicking on the "Manage My Settings" link on your Account Homepage.

**Electronic Signature.** You consent and agree that your use of a key pad, mouse or other device to select an item, button, icon or similar act/action while using any electronic service we offer; or in accessing or making any transactions regarding any agreement, acknowledgment, consent, terms, disclosures or conditions constitutes your signature, acceptance and agreement as if actually signed by you in writing. Further, you agree that no certification, authority or other third party verification is necessary to validate your electronic signature; and that the lack of such certification or third party verification will not in any way affect the enforceability of your signature or resulting contract between you and Sun East Federal Credit Union.

**Method of Providing Communications to You in Electronic Form.** All Communications that we provide to you in electronic form will be provided either (1) via e-mail, (2) by access to a website that we will designate in an e-mail notice we send to you at the time the information is available or (3) on screen during the application process.

**Agreement for Receiving Electronic Disclosures.** This notice is to provide you with your rights under the Electronic Signatures and National Commerce Act (ESIGN). To the extent allowed by law, you agree that any communication from us to you relating to your loan application, including but not limited to, disclosures, notices, change in terms, statements, agreements, confirmations, or other information required to be delivered in writing under applicable law, may be delivered to you by electronic delivery, and that such electronic delivery shall be in lieu of written communication.

You have the right to request paper copies of the electronic disclosures and agreements that you receive as part of the loan process. You may request paper copies by:

**Writing us at:**

Sun East Federal Credit Union  
P.O. Box 2231  
Aston, PA 19014

**Telephoning us at:**

877-5-SUNEAST • 877-578-6327

**Or, emailing us at:**

OnlineServices@suneast.org

If you do not wish to have these disclosures provided to you electronically when you apply for a loan online, you may decline by checking the "Cancel" button. If you do not consent to the electronic delivery of disclosures and agreements, you will not be able to continue to apply online. To apply for a loan, please stop by one of our branch locations or call us at 877-578-6327. There will be no fees or consequences if you choose to decline to receive these disclosures and agreements electronically.



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In order for you to access, view, print or retain electronic communication in connection with online account opening, your computer system must meet the following requirements:

- Internet browser that supports 128 bit encryption.
- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit.
- 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.
- An operating system and an Internet connection 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.

Complete system requirements for our Online Lending Service can be found on Sun East's website under Terms of Use in the bottom navigation.

**Email Address.** In order to receive Sun East Federal Credit Union disclosures and/or communication electronically in place of paper disclosures and/or communications sent via US mail to your address of record, you agree to establish and maintain an accurate email or mobile device address with the Credit Union. You further agree not to hold the Credit Union liable for sending these disclosures and/or communications to such address. Any fees assessed by your mobile phone carrier are your sole responsibility.

If you change your email address, it is your responsibility to notify us of your new address as soon as possible. Your email address can be updated in Online Banking by clicking on the "Maintenance" link and then the "Address" link, by calling the Credit Union, or visiting a branch near you.

**Security Features.** The Online Lending Service will time out if there is no activity. Before submitting your personal information to the credit union, you will be required to provide a unique username and password to ensure secure access to your loan application in the event that your session times out or if you need to return to it at a later time. Sun East does verify the email addresses provided during the Online Loan Application process. Sun East will not ask for or provide personal or confidential information using email.

**Amendments.** We reserve the right to change the terms and conditions upon which this service is offered. We may add, delete or amend terms, conditions and other provisions, fees, charges, or other terms described in this Agreement by giving you notice as required by law.

By selecting "Yes, I consent to E-Communication," you consent to receive all receive communications regarding products and services that are offered through our online service. You further agree that your computer satisfies the hardware and software requirements specified above and in the Terms of Use that you have provided us with a current e-mail address at which we may send electronic communications to you.