



ELECTRONIC RECORD AND SIGNATURE DISCLOSURE

From time to time, CommunityAmerica Credit Union (we, us or Company) may request your signature for certain documents electronically. Described below are the terms and conditions for providing to you documents electronically through the DocuSign system. Please read the information below carefully and thoroughly, and if you can access this information electronically to your satisfaction and agree to this Electronic Record and Signature Disclosure (ERSD), please confirm your agreement by selecting the checkbox next to 'I agree to use electronic records and signatures' before clicking 'CONTINUE' within the DocuSign system.

GETTING PAPER COPIES

At any time, you may request from us a paper copy of any record provided or made available electronically to you by us. You will have the ability to download and print documents we send to you through the DocuSign system during and immediately after the signing session and, 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. You may request delivery of such paper copies from us by following the procedure described below. You will not be charged a fee for any such request.

WITHDRAWING YOUR CONSENT

If you decide to sign documents electronically, you may at any time change your mind and tell us that thereafter you want to sign documents only in paper format. How you must inform us of your decision to receive future notices and disclosure in paper format and withdraw your consent to sign documents electronically is described below.

CONSEQUENCES OF CHANGING YOUR MIND

If you elect to sign documents only in paper format, it will slow the speed at which we can complete certain steps in transactions with you and delivering services to you because we will need first to send the required documentation to you in paper format, and then wait until we receive back the properly signed documents.

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 all notices, disclosures, authorizations, acknowledgements, and other documents that require your signature during the course of our relationship with you. Additional documents that do not require signature or other acknowledgements may be delivered to you outside the DocuSign system. Please also see the paragraph immediately above that describes the consequences of your electing not to receive delivery of the notices and disclosures electronically from us.

HOW TO CONTACT COMMUNITYAMERICA 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 sign documents electronically please call us at 866.272.2228 on Monday through Friday between 7 am and 7 pm or on Saturday between 9 am and 2 pm Central time excluding holidays.

TO ADVISE COMMUNITYAMERICA CREDIT UNION OF YOUR NEW EMAIL ADDRESS

To let us know of a change in your email address where we should send documents electronically to you, you must call us at 866.272.2228 on Monday through Friday between 7 am and 7 pm or on Saturday between 9 am and 2 pm Central time excluding holidays. You can also update your email address by going to our in the top right corner and update your email address in the field provided.

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

TO REQUEST PAPER COPIES FROM COMMUNITYAMERICA CREDIT UNION

To request delivery from us of paper copies of the documents previously provided by us to you electronically, you must call us at 866.272.2228 on Monday through Friday between 7 am and 7 pm or on Saturday between 9 am and 2 pm Central time excluding holidays.

TO WITHDRAW YOUR CONSENT WITH COMMUNITYAMERICA CREDIT UNION

To inform us that you no longer wish to sign documents in an electronic format you may:

- decline to sign a document from within your signing session, and on the subsequent page, select the checkbox indicating you wish to withdraw your consent.
- call us at 866.272.2228 on Monday through Friday between 7 am and 7 pm or on Saturday between 9 am and 2 pm Central time excluding holidays. 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-systemrequirements>.

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 where you will be able to print on paper or save it for your future reference and access. Further, if you consent to signing documents 2/20/2020 Electronic Record and Signature Disclosure 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.

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 CommunityAmerica Credit Union as described above, you consent to receive exclusively through electronic means all documents requiring your signature that can, by law, be signed electronically.