

**Please read this agreement carefully and retain a copy.**

For the purpose of this agreement, "I" "me", and "my" shall refer to each eligible member opening an account. "You", "Your" or "Credit Union" shall refer to the credit union named above. The e-sign agreement applies to periodic statements and all required initial and amended disclosures and agreements related to credit union account(s) for which I am applying or currently maintain as well as all communications and required disclosures related to the ongoing maintenance of my accounts.

**Electronic Delivery of Disclosures and Notices**

By selecting "I agree" to this notice if applying online or by signing this agreement, I am consenting to receive communications and disclosures, periodic statements, notices, terms and conditions, required disclosures, related to the opening and ongoing maintenance of account(s) I access electronically. The specific documents and disclosures will be provided electronically following my acceptance of this E-Sign consent agreement. I understand these documents will not be mailed to me, unless I specifically request. To request a paper copy of any disclosure, notice, or other document, I should contact the Credit Union at: www.cesfcu.org or call 501-671-2308.

Upon request, paper copies will be mailed to my address on file. With the exception of documents such as copies of checks or other items, copies of disclosures will be mailed at no charge. I will contact the Credit Union for specific charges. I can also print any document I view under this agreement.

I understand the communications and required disclosures related to the ongoing maintenance of my account(s) will be available on Credit Union web site. All communications, notices, and disclosures will be delivered as printable web page or in Portable Document Format (PDF).

The disclosures I 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 or Truth in Lending Acts related to error resolution
- ❖ Other notices you are required to give

I understand the Credit Union will communicate with me at the email address I provide. I agree to provide and maintain a valid, active email address with the Credit Union at which I can receive and view emails. I understand the Credit Union is not liable for any third-party fees, other legal liability or any other issues or liabilities arising from emails being sent to an invalid or inactive email address that I have provided. Once provided, I understand I may update my email address, mailing address, and phone number in the area provided on the Credit Unions web site or by visiting the Credit Union.

**System Requirements to Access Information**

I understand I must confirm my computer or electronic device meets the specifications and requirements listed below and permits me to access and retain the disclosures and notices electronically. The Credit Union hosted web site and web-based applications support the following application systems and browsers:

- Windows 7 and higher
- MS explorer 9.0 and higher
- Macintosh OS 10.7 and higher
- Firefox, Google Chrome or Safari current version and two previous versions.

**Opening and Saving PDFs**

To open and save PDF files, I understand I must install PDF Reader software. Free PDF readers are available online. The Credit Union supports Adobe Reader versions 10.0 and higher.

**Withdrawal of Electronic Acceptance of Disclosures and Notices**

If I do not accept this agreement, I understand I should not click the "I Agree" check box on the Credit union web site or sign this agreement. And I will not be able to open an account online. I understand if I accepted the terms by mistake or change my mind about accepting the terms, I have the right to withdraw my consent. If I choose to withdraw my consent or if I have questions or concerns I should contact the Credit Union.

This agreement shall be governed by and construed in accordance with the laws of the state of Arkansas.

**Consent**

By indicating my agreement, I consent to the electronic delivery of communications and disclosures. I also agree that the Credit Union is not required to provide me with a paper copy unless specifically requested by me.

To accept this agreement, I must check the "I Agree" box on the Credit Union Web Site or Sign Below

Signature	Date	Signature	Date
			