#### **Members Exchange - Electronic Disclosure and Consent**

Members Exchange Credit Union permits you to fill out and sign certain forms using this web site. This Federal E-Sign Disclosure and Consent describes Members Exchange's process so that you can decide whether you wish to continue with your request through our web site. Please read this page carefully and print a copy of this page for your records.

# Electronic Signature and Electronic Delivery of Disclosures and Notices

You agree that you consent to use electronic communications, electronic records, and electronic signatures rather than paper documents for the forms provided on this web site.

You understand that your electronic signature is legally binding, just as if you had signed a paper document.

## Paper Signature and Paper Delivery of Disclosures and Notices

If you prefer to use paper signatures, you may instead print a copy of the form, fill it out, sign and return it to us by mail or by facsimile.

You have the right to receive a paper copy of the credit union's disclosures. There is no cost to receive paper copies of any electronic records. If you wish to receive a paper copy, please send a request with your name, mailing address, daytime telephone number, and the document you wish to receive to one of the following:

• Email: resolution@memexcu.com

Phone: 601-922-3350

Mail: Members Exchange Credit Union

P.O. Box 31049

Jackson, MS 39286-1049

#### **System Requirements**

To receive disclosures electronically, you need a computer with access to the Internet and an Internet browser that supports 128-bit encryption, such as Internet Explorer 6.0 or higher. You will also need access to a printer or the ability to download and save information in order to keep copies for your records. By consenting, you acknowledge that you meet the hardware and software requirements. If your Internet browser is updated to a higher version after you have given your consent, you may need to download the higher version in order to access and/or print the disclosures in the future.

# Withdrawal of Electronic Acceptance of Disclosures and Notices

You may withdraw your consent to receive electronic communications at any time. If you wish to do so, please notify us at the addresses above and provide your name, mailing address, daytime telephone number, and a description of the type of transaction from which you are withdrawing your consent.

In order to effectively communicate with you, you must advise us if you change your e-mail address.

I agree that by using my electronic signature that I have the ability to receive disclosures electronically and I consent to receiving such disclosures electronically for credit union membership and/or other products and services I may request. I also agree that my electronic signature is the legally binding equivalent to my handwritten signature. Whenever I execute an electronic signature, it has the same validity and meaning as my handwritten signature. I will not, at any time in the future, repudiate the meaning of my electronic signature or claim that my electronic signature is not legally binding.