

## DISCLOSURE RELATING TO ELECTRONIC DELIVERY - ONLINE AGREEMENT

**Please read entire disclosure before signing.** By choosing to use Mid-Kansas Credit Union's Electronic Signature, you affirmatively consent to the terms of our Online Electronic Delivery Agreement ("Agreement"). This Agreement contains the terms that govern your use of our Electronic Delivery Signature Option. By using Electronic Delivery Signature option to sign the attached document(s) you are confirming that you understand your rights, have read and considered your options listed below, and accept that the Electronic Signature you have chosen to use is as legally binding as a wet signature (in person) at one of our locations.

Prior to signing you must be informed of:

- (a) the option to receive a paper or non-electronic form of the record and the transactions or category of records that may be provided;
- (b) your right as a consumer to withdraw this consent along with any of the conditions.
- (c) the procedure for requesting a paper copy of an electronic record (and any fees associated with such request);
- (d) your obligation to inform us and update us of how we can contact you electronically.
- (e) hardware and software requirements for access to and retention of electronic records; and
- (f) your responsibility to provide proof of your ability to access the information and electronically consent to all of these.

**Records Available** – You have the right to receive and sign the attached document in paper form if you prefer. You are not required to receive or sign the document in electronic form.

**Receiving a Paper Copy** - You also have the right to receive a paper copy of this E-Sign Disclosure. You may request a paper copy of this Agreement at no charge in one of the following ways: send an electronic mail message ("E-mail") with your name and current e-mail address to Mid-Kansas Credit Union at [mkcu@mkcu.com](mailto:mkcu@mkcu.com) or contact one of our Member Service Representatives at either our Moundridge location (620)-345-2980 or our Buhler location (620)-543-2662. You may also contact us by mail at Mid-Kansas Credit Union, PO Box 608, Moundridge KS 67107 or Mid-Kansas Credit Union, PO Box 569, Buhler KS 67522.

**Signature** – By accepting an account at Mid-Kansas Credit Union that requires e-Statements, e-notices, mobile alerts and notices, or by submitting an online application for services, you agree that an electronic facsimile of your signature or electronic agreement carries the full legal weight of a wet signature (in person).

**Withdrawing Your Consent to Receive Notices Electronically** - You can contact us in any of the ways described in the preceding paragraph to withdraw your consent to receive any Mid-Kansas Credit Union E-Sign notices and/or future notices. Your withdrawal of consent will be effective within a reasonable period of time after receipt by Mid-Kansas Credit Union, in order to allow us to process the change.

**Notifying Us of a Change in your E-mail Address** - You must notify us of any change in your e-mail address in one of the following ways: send an electronic mail message ("E-mail") with your name and new e-mail address to Mid-Kansas Credit Union at [mkcu@mkcu.com](mailto:mkcu@mkcu.com) or contact one of our Member Service Representatives at either our Moundridge location (620)-345-2980 or our Buhler location (620)-543-2662. You may also contact us by mail at Mid-Kansas Credit Union, PO Box 608, Moundridge KS 67107 or Mid-Kansas Credit Union, PO Box 569, Buhler KS 67522.

**Hardware and Software Requirements** - You confirm that your computer or cell phone will meet the minimum specifications and requirements to permit you to retain any notice electronically each time you access your email and use Mid-Kansas Credit Union's Electronic Signature.

**Change in Hardware and/or Software Specifications** - We will give you notice of any change of the previously disclosed specifications and/or requirements if the proposed change will adversely affect your ability to access and retain subsequent electronic notices from us.

**BY UTILIZING MID-KANSAS CREDIT UNION'S ELECTRONIC SIGNATURE**, *you consent to the electronic delivery of other notices or disclosures relating to the Agreement. You confirm that you are able to access information in an electronic form and you also agree that the institution does not need to provide you with an additional paper (non-electronic) copy of the Agreement unless specifically requested. You agree to the terms and conditions of all applicable notices and disclosures.*