



E-Signature and Electronic Disclosures Agreement

Thank you for your interest in KEMBA's online account opening. We are pleased to provide this convenient service to you at no additional cost.

Please read this Electronic Signatures in Global and National Commerce Act ("E-SIGN") Disclosure and Consent carefully and keep a copy for your records. You can record your consent to the E-SIGN disclosure by selecting the "Accept" button below. Through your acceptance, you consent to the electronic delivery of any communication, disclosures, agreements, notifications and electronic signatures related to the products, services and accounts offered or accessible through this online application process for all applicants, co-applicants and other individuals listed on any application or form including beneficiaries and authorized users, if applicable.

You agree to conduct the transactions offered through this online application process by electronic means and acknowledge that all documents, disclosures, forms and other information related to such transactions will be provided to you through a web-based electronic interface or email. You further agree that all transactions completed through this online process will result in valid and legally binding agreements. You also agree that you have adequate access to a computer with sufficient internet connectivity.

You must have the following equipment and software:

- A personal computer or other device which is capable of accessing the Internet.
- A manufacturer-supported operating system with the following: current operating system patch releases to include 3rd party applications; and a current antivirus solution with latest signatures
- An email account with an Internet service provider and email software.
- The most current version of any of the following internet web browsers: Safari, Chrome, or Mozilla Firefox. Your system or device must have 128-bit SSL encryption software and each browser must be capable of supporting 128-bit SSL encrypted communications.
- You must have software which permits you to receive and access Portable Document Format or "PDF" files, such as Adobe® Acrobat Reader® (available for download at <http://get.adobe.com/reader/>).

Your access to this page verifies that your system/device meets the above requirements.

In order to send electronic notifications, KEMBA must always have a current email address on file. Email address changes may be made through Online Banking at kemba.org, emailing service@kemba.org, visiting one of our convenient branches, or sending a written notification to KEMBA Financial Credit Union, PO Box 307370, Gahanna, Ohio 43230.

You do have the right or option to have the aforementioned documents provided or made available on paper by notifying us using the same methods listed above. Likewise, you may withdraw your consent to receive your disclosures and notices electronically by notifying us using the same methods listed above. There are no fees associated when you withdraw your consent; however, your application will not be completed through this online application process.

You specifically agree that any electronic signatures that you provide through this online process are valid and enforceable as your legal signature. You acknowledge that these electronic signatures will legally bind you to the terms and conditions contained in the related documents just as if you had physically signed the same documents with a pen.

By accepting these terms and conditions, I authorize KEMBA Financial Credit Union to send account information and applicable disclosures electronically.