



DocuSign Disclosure

ELECTRONIC RECORD AND SIGNATURE DISCLOSURE

From time to time, Michigan State University Federal Credit Union (we, us or Company) may be required by law to provide to you certain written notices or disclosures. Described below are the terms and conditions for providing to you such notices and disclosures electronically through your DocuSign, Inc. (DocuSign) Express user account. Please read the information below carefully and thoroughly, and if you can access this information electronically to your satisfaction and agree to these terms and conditions, please confirm your agreement by clicking the 'I agree' button at the bottom of this document.\

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 signing session and, if you elect to create a DocuSign signer account, you may access them for a limited period of time

(usually 30 days) after such documents are first sent to you. After such time, you will need to contact us if you wish to request paper copies of any such signed documents from our office to you. You may request delivery of such paper copies from us by following the procedure described below.

Withdrawing Consent for Electronic Disclosures

If you decide to receive notices and disclosures from us electronically, you may change your mind at any time and tell us that thereafter you want to receive required notices and disclosures only in paper format. To indicate us of your decision to receive future notices and disclosures in paper format and withdraw your consent to receive notices and disclosures in electronic format, you will need to complete the DocuSign a€BWithdraw Consent€? form on the signing page of a DocuSign envelope instead of signing the document. After completing this step, your consent to receive electronic disclosures will be withdrawn and you will no longer use the DocuSign system for electronic notices, disclosures, or signatures.

Paper Disclosures vs. Electronic Disclosures

Receiving important notices and disclosures in electronic format, rather than paper, has several benefits: faster processing times and easier storage. If you consent to using only paper format for notices, disclosures, and signatures, we will first need to send the paper notices and disclosures to you and wait for you to return your acknowledgement or receipt of said notices and disclosures. This can extend the processing time required to complete your transactions and requests. Alternatively, electronic disclosures can be sent to and from you immediately, offering you more efficiency and convenience. Electronic disclosures can also be stored electronically, freeing space for areas where you typically stored paper 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 your DocuSign user account all required notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you during the course of our relationship with you. To reduce the chance of you inadvertently not receiving any notice or disclosure, we prefer to provide all of the required notices and disclosures to you by the same method and to the same address that you have given us. Thus, you can receive all the disclosures and notices electronically or in paper format through the paper mail delivery system. If you do not agree with this process, please let us know as described below. 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 Michigan State University Federal 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 receive notices and disclosures electronically as follows:

To contact us by email send messages to: eServices@msufcu.org

To advise Michigan State University Federal Credit Union of your new e-mail address

To let us know of a change in your e-mail address where we should send notices and disclosures electronically to you, you must send an email message to us at eServices@msufcu.org and in the body of such request you must state: your previous e-mail address, your new e-mail address. We do not require any other information from you to change your email address.

In addition, you must notify DocuSign, Inc to arrange for your new email address to be reflected in your DocuSign account by following the process for changing e-mail in DocuSign.

To request paper copies from Michigan State University Federal Credit Union

To request paper copies from Michigan State University Federal Credit Union

To request delivery from us of paper copies of the notices and disclosures previously provided by us to you electronically, you must send us an e-mail to eServices@msufcu.org and in the body of such request you must state your e-mail address, full name, address, and telephone number. We will bill you for any fees at that time, if any.

To withdraw your consent with Michigan State University Federal Credit Union

To inform us that you no longer want to receive future notices and disclosures in electronic format you may:

- i. decline to sign a document from within your DocuSign account, and on the subsequent page, select the check-box indicating you wish to withdraw your consent, or you may;
- ii. send us an e-mail to eServices@msufcu.org and in the body of such request you must state your e-mail, full name, address, telephone number, and account number. We do not need any other information from you to withdraw consent.. The consequences of your withdrawing consent for online documents will be that transactions may take a longer time to process.

Required hardware and software	
Operating Systems:	Windows 7, Windows 8 or Windows 10
Browsers (for SENDERS):	Internet Explorer 10.0 or above
Browsers (for SIGNERS):	Internet Explorer 10.0 or above, Mozilla FireFox, Google Chrome
E-Mail:	Access to a valid email account
Screen Resolution:	800 x 600 minimum
Enabled Security Settings:	<ul style="list-style-type: none"> • Allow per session cookies • Users accessing the internet behind a Proxy Server must enable HTTP 1.1 settings via proxy connection

** These minimum requirements are subject to change. If these requirements change, we will provide you with an e-mail message at the e-mail address we have on file for you at the time providing you with the revised hardware and software requirements, at which time you will have the right to withdraw your consent.

Acknowledging your access and consent to receive materials 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 verify that you were able to read this electronic disclosure and that you also were able to print on paper or electronically save this page for your future reference and access or that you were able to e-mail this disclosure and consent to an address where you will be able to print on paper or save it for your future reference and access. Further, if you consent to receiving notices and disclosures exclusively in electronic format on the terms and conditions described above, please let us know by clicking the 'I agree' button below.

By checking the 'I Agree' box, I confirm that:

- I can access and read this Electronic CONSENT TO ELECTRONIC RECEIPT OF ELECTRONIC RECORD AND SIGNATURE DISCLOSURES document; and
- I can print on paper the disclosure or save or send the disclosure to a place where I can print it, for future reference and access; and
- Until or unless I notify Michigan State University Federal Credit Union as described above, I consent to receive from exclusively through electronic means all notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to me by Michigan State University Federal Credit Union during the course of my relationship with you.