

Agreement for Electronic Transactions

Lender

Borrower(s) Name(s) and Address(es)

Date

**Credit Union of Dodge City
PO Box 1028
Dodge City, KS 67801**

Generally

Definitions. In this Agreement, these terms have the following meaning. The pronouns “you” and “your” refer to all Borrowers signing this Agreement, jointly and individually. *You* mean the Signer signing this Agreement. *Electronic Signature* means a digitized image of your handwritten signature or initials. *Sign* means applying your signature or initials.

Electronic Signature Procedure and Intent

You agree that before you signed this Agreement, the Credit Union followed the following Electronic Signature Procedure:

- You reviewed a completed but unsigned copy of the document(s) listed in the Documents section.
- The Credit Union and you reviewed each area of the document(s) that requires any signature/initials, and the Credit Union explained to you why each signature/initial(s) is required.
- After you reviewed the document(s), you marked the checkbox next to the document name(s) listed in the Documents section to indicate that you: (i) reviewed and understand the document, (ii) understand where each signature/initials will be added on the document, (iii) are ready to sign the document, and (iv) intend that the Electronic Signature that will be added to the document will be effective as your signature/initials.
- This Agreement is only effective for the documents that are a part of this transaction.
- You may withdraw your consent to sign with Electronic Signatures at any time before you sign the electronic signature device for the transaction.

The Credit Union and you wish to enter into a financial transaction. You intend to sign each document listed in the Documents section with an electronic signature or electronic initials, if your initials are required. You intend that the Electronic Signature is your valid signature/initials. You agree that the signed electronic document(s) will be as enforceable as the paper document(s) that you sign or initial with handwritten ink. You agree that before you signed this Agreement or any document(s) in the transaction, the Credit Union explained the following to you:

- You will use the electronic signature device that the Credit Union will provide to create your Electronic Signature.
- After the Credit Union adds your Electronic Signature, the document(s) will show your Electronic Signature and date stamp with the date of the Electronic Signature.

Documents

You agree that you will sign the following document(s) with an Electronic Signature. You will check the box after you have reviewed the document and are ready to sign it electronically.

Document Name

- | | |
|--------------------------|--------------------------------|
| <input type="checkbox"/> | 1. Electronic Loan Application |
| <input type="checkbox"/> | 2. |
| <input type="checkbox"/> | 3. |
| <input type="checkbox"/> | 4. |

Signatures

By signing this, you agree to the terms of this Agreement on today's date

Borrower

Date

Co-Borrower

Date