

eSign Agreement-Electronic Disclosure and Consent

Please read the following eSign Agreement – Electronic Disclosure and Consent carefully. You may not continue without first acknowledging your acceptance of this eSign Agreement-Electronic Disclosure and Consent. We recommend that you retain a paper or electronic copy of this Agreement and any other disclosures pertaining to the account you are opening online.

This notice is to provide you with your rights under the Electronic Signatures and National Commerce Act (ESIGN). To the extent allowed by law, you agree that any communication from us to you relating to this application, including but not limited to, disclosures, notices, statements, agreements, confirmations, or other information required to be delivered in writing under applicable law, may be delivered to you by electronic delivery, and that such electronic delivery will be in lieu of paper communication.

You have the right to request paper copies of the electronic disclosures and agreements you receive. You may request paper copies by telephoning us at 207-947-0374, or writing us at Bangor Federal Credit Union, P.O. Box 1161, Bangor, ME 04402-1161.

You must inform the credit union whenever your contact information including your mailing address, telephone number or email address changes. You may update this information in person at one of our locations.

If you do not wish to have these disclosures provided to you electronically when you apply for a loan online, you may decline by canceling out of the application. If you do not consent to the electronic delivery of disclosures and agreements, you will not be able to apply for a loan online. To apply for a loan with us, please stop by one of our lobby locations. There will be no fees or consequences if you choose to decline to receive these disclosures and agreements electronically.

In order to access, view and retain electronic communications that we make available to you, you must have:

- An Internet browser that supports 128 bit encryption.
- An active email account
- Adobe Acrobat Reader (for reading disclosures provided to you electronically)
- Pop-Up blockers disabled for our site
- An operating system and internet connection capable of receiving, accessing, displaying, and either printing or storing communications received from us in electronic form via an email or access to our website using a qualifying internet browser.

By continuing with the loan application process, I request Bangor Federal Credit Union to provide me with electronic disclosures and agreements. I agree to the terms described above, and I have the hardware and software listed above to be able to receive and retain the described disclosures electronically.