## **Online Membership Application ESIGN Agreement**

Thank you for choosing to submit your membership application with Delta Community Credit Union(Credit Union) electronically. In order to process your application electronically, it is necessary both for us to provide you with certain disclosures and agreements and for you to agree to those disclosures and agreements via online transmissions.

## **Required Disclosures**

By submitting your application online, you are also agreeing to have certain future disclosures and agreements delivered to you electronically instead of on paper. If you do not wish to receive and consent to these documents electronically, you may submit your application via mail or by visiting one of our convenient branch locations.

Your election to receive and consent to membership application disclosures and agreements electronically applies to :

- Membership Application (this application)
- Membership/Savings Services Disclosures and Agreements (disclosures which will be provided during the account application process regarding your account)
- Disclosure Supplement (disclosures which will be provided during the account application process regarding your rights in connection with your account, including the rates and fees for your account)
- Federally required disclosure for general overdraft products
- Privacy and Opt-Out Notification
- Promotional disclosures, where applicable

We recommend that when you receive electronic copies of the above documents you print and maintain a copy of these documents for your records. However, you can also request a free paper copy of these documents by contacting the Credit Union at 800-544-3328.

If at any point you wish to begin receiving paper documents, instead of electronic documents, you may withdraw your electronic consent to these documents by closing the account or by contacting the Credit Union at 800-544-3328. Your withdrawal of consent does not apply to actions taken based on your previous consent. No fee will be charged to withdraw your consent.

If at any point your electronic contact information changes (such as a change to your email address), <u>please contact the</u> <u>Credit Union immediately in writing at Delta Community Credit Union 1025 Virginia Ave Atlanta GA 30354 Attn: Member</u> <u>Service and Loyalty</u> so that we may update your contact information.

## Hardware and Browser Compatibility

Delta Community Credit Union web sites are best accessed with one of the following (or compatible) web browsers:

- Microsoft Internet Explorer
- Mozilla Firefox
- Apple Safari
- Google Chrome

Delta Community Credit Union will support the most recent 2 major versions of these browsers.

To access all of the site functionality, the browser should allow tables, JavaScript, "cookies", CSS (also known as Cascading Style Sheets) DHTML (also known as Dynamic Hyper Text Markup language) and Secure Sockets Layer protocol (also known as SSL).

Visiting our sites with older web browsers, or web browsers with these functions disabled may not allow pages to display or function correctly.

Certain functions of the site also require the Adobe Acrobat Reader, version 5.0 or greater.