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Kirtland Federal Credit Union (Kirtland Credit Union, KCU, we, us, or Company) may, at times, be required to provide you certain written notices, disclosures, and other documents. In accordance with the E-Sign Act, described below are the terms and conditions for providing you such documents electronically. Please read the information below 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 (online account opening) or by responding via email from the email address to which these documents were sent.

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Unless you tell us otherwise in accordance with the procedures described herein, we will provide electronically all notices, disclosures, authorizations, acknowledgements, and other documents required to be provided or made available to you during our relationship with you. You may choose to receive all disclosures and notices electronically or in paper format through the paper mail delivery system. If you do not agree with the electronic process, please let us know as described below. Please also see the paragraph immediately below it that describes the consequences of electing not to receive delivery of the notices and disclosures electronically.

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To request delivery of paper copies of the notices and disclosures previously provided by us to you electronically, you can call our member Contact Center at 1-800-880-5328 or (505) 254-4369. You can also send us an e-mail to mSERVICE@kirtlandcu.org and in the body, provide the document(s) request, your e-mail address, full name, US Postal address, telephone number, and last 3 digits of your account number (if your account number is 3 or less digits, you may provide less than 3 digits or no account number information). We will bill you for any fees at that time, if fees are applicable.

Withdrawing your consent

If you decide to receive notices and disclosures from us electronically, you may at any time change your mind and tell us that, thereafter you wish to receive required notices and disclosures only in paper format.

To inform us you no longer wish to receive documents in electronic format, you may:

- i. For documents sent via a third-party system, decline to sign a document from within the third-party system account, and on the applicable page, select the option to withdraw your consent, or
- ii. For documents not sent via a third-party system or at any time, you can call our member Contact Center at 1-800-880-5328 or (505) 254-4369. You can also send us an e-mail to mSERVICE@kirtlandcu.org and in the body, request to no longer receive documents electronically

and provide your e-mail address, full name, US Postal address, telephone number, and last 3 digits of your account number (if your account number is 3 or less digits, you may provide less than 3 digits or no account number information).

Consequences of withdrawing consent to electronic notices and disclosures

If you elect to receive required notices, disclosures and other documents in only paper format, it will slow the speed at which we complete certain steps in transactions with you and delivery of services to you because we will need to first send the required notices or disclosures to you in paper format, and wait until we receive acknowledgment back from you of your receipt of such paper notices or disclosures. To indicate to us that you are changing your mind, you must withdraw your consent as described above.

Minimum Required Hardware and Software*

Browsers:	The latest stable release of: Chrome, Firefox, Safari, Microsoft Edge	
Screen Resolution:	1024 X 768 minimum (for desktops and laptops)	
PDF Reader:	<ul style="list-style-type: none"> Acrobat Reader or similar software may be required to view PDF files Your PDF reader must be able to open PDF 1.5+ 	
Email:	Access to a valid email account	
Mobile:	Apple <ul style="list-style-type: none"> iPhone iOS 13.0+ iPad iOS 3.0+ iPod touch iOS 3.0+ Android 5.0+ 	Windows <ul style="list-style-type: none"> Windows 8+ Windows Phone
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 Firewall settings must allow access to the following server for use of DocuSign: https://docucdn-a.akamaihd.net (DocuSign leverages Akamai as a content delivery service to enhance the application's performance) 	

**These minimum requirements are subject to change. If these requirements change, we will provide you with an email message at the email address we have on file for you at that time, providing you with the revised hardware and software requirements, at which time you may exercise your right to withdraw your consent, if you so choose.*

Advise KCU of your new e-mail address

To allow us to provide notices and disclosures electronically, we must have a correct email address on file. To let us know of a change in the e-mail address where we should send notices and disclosures to you electronically, you must send an email message to us at m-service@kirtlandcu.org and, in the body of such email request, you must state your previous e-mail address and your new e-mail address, full name, US Postal address, telephone number, and last 3 digits of your account number (if your account number is 3 or less digits, you may provide less than 3 digits or no account number information).

To contact KCU

You may contact us by calling our member Contact Center at 1-800-880-5328 or (505) 254-4369 or emailing to: m-service@kirtlandcu.org.

Acknowledging access and consent to receive materials electronically

To confirm to us you can access this information, and other electronic notices and disclosures that we will provide to you:

- Verify you can read this electronic disclosure and;
- You can print on paper or save this page electronically for future reference and access or;
- You were able to e-mail this disclosure and consent to an email address where you will be able to print this page on paper or save it for future reference and access.

Once you ensure you are able to do these things, to consent to receiving notices and disclosures exclusively in electronic format per the terms and conditions described above, please let us know by clicking the 'I agree' button (online account opening) or by responding to us from the email address to which this document was sent.

By checking the 'I Agree' box (online account opening) or electronically responding to this email from the email address to which it was sent, I confirm that:

- **I can access and read this ELECTRONIC RECORD AND SIGNATURE DISCLOSURE document and, therefore, receive other documents electronically; and**
- **I can print the disclosure on paper 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 Kirtland Federal Credit Union that I withdraw consent, as described above, I hereby consent to receive exclusively through electronic means all notices, disclosures, authorizations, acknowledgements, and other documents that may be required to be provided or made available to me by Kirtland Federal Credit Union during the course of my relationship with Kirtland Federal Credit Union.**