



PROFED eSIGNATURE AND ELECTRONIC DOCUMENT DELIVERY AGREEMENT

Revised 01-06-2017

Please print a copy for your records.

Agreement to Conduct Transactions Electronically

You consent and agree to conduct transactions with us by electronic means and acknowledge that all documents, disclosures, forms and other information related to such transactions will be provided to you through a mobile or web-based electronic interface or email. Each time you conduct transactions with us by electronic means and submit information to us you agree to the electronic access, receipt and acceptance of documents, disclosures and forms.

eStatements and eNotices

You understand that this Agreement does not enroll you in eStatements and eNotices. To enroll in eStatements and eNotices you must login to ProFed Online, select the eStatements & eNotices tab, and accept the ProFed Online Electronic Document Delivery Agreement.

Electronic Signatures

You consent and agree that your use of a key pad, mouse or other device to select an item, button, icon or similar act/action while using any electronic service we offer; or in accessing or making any transactions regarding any Agreement, acknowledgement, consent, terms, disclosures or conditions constitutes your signature, acceptance and Agreement as if actually signed by you in writing. Further, you agree that no certification authority or other third party verification is necessary to validate your electronic signature; and that the lack of such certification or third party verification will not in any way affect the enforceability of your signature or resulting contract between you and ProFed. You understand and agree that your eSignature executed in conjunction with the electronic submission of a document shall be legally binding and such transaction shall be considered authorized by you.

Marketing

You agree we may use the email address you have provided to us to send you product information that we feel may benefit you.

Withdrawing your consent for marketing emails

If you do not wish to receive marketing emails, you may send a written request including your name, account number(s), and signature to the ProFed Member Services address provided below.

Withdrawing your consent to conduct business with us electronically

If you agree to conduct business with us electronically, you may at any time withdraw your consent by declining to sign future documents electronically. However, you cannot withdraw your eSignature from any documents you have previously signed. Withdrawing your consent to conduct business with us electronically does not stop your enrollment in eStatements and eNotices. To cancel your enrollment in eStatements and eNotices, you must login to ProFed Online, click on eStatements & eNotices, and Opt Out from within the eStatement portal.

If you need assistance withdrawing your consent, please call Member Services at the telephone number provided below.

Consequences of withdrawing your consent

If you elect to receive required notices and disclosures only in paper format, the process for completing certain steps in transactions and delivering services to you will be delayed. Your acceptance of electronic disclosures, notices, or marketing is not required to do business with ProFed Federal Credit Union.

Notifying us of changes in your email address

You agree to notify us if your email address changes by one of the following methods:

- In person at any branch location
- Using the ProFed Online interface to update your email address
- Sending a written request including your name, account number(s), signature, and old and new email addresses to the ProFed Member Services address provided below
- Calling ProFed Member Services at the number provided below
- Using the secure message link on our home page profedcu.org

Please do not use unencrypted email to send us any confidential information, including account numbers, SSNs, and card numbers.

If you have created a DocuSign account, please change your email in the DocuSign system separately in order for your new email address to be reflected in your DocuSign account.

Requesting paper copies

You have the right to receive account statements, notices, and disclosures in paper form at any time upon request. For items sent via DocuSign, you will have the ability to download and print documents during and immediately after the signing session and, if you elect to create a DocuSign account, you may access your documents for a limited period of time (usually 30 days) after such documents are first sent to you. If you request a paper copy of any document(s) we have previously provided to you electronically, **fees will be charged** as disclosed in the ProFed Truth in Savings Rate and Fee Schedule.

You may also request a paper copy of your documents by:

- Requesting in person at any branch location
- Sending a written request including your name, account number(s), signature, and the date and type of document(s) requested to the ProFed Member Services address provided below
- Calling ProFed Member Services at the number provided below
- Using the secure message link on our home page profedcu.org

Please do not use unencrypted email to send us any confidential information, including account numbers, SSNs, and card numbers.

Required hardware and software**

Browsers	The current and previous two versions of Internet Explorer, Mozilla Firefox, Apple Safari, and Google Chrome.
Operating Systems	Windows and MAC O/S consumer versions until the manufacturer no longer provides security patches and updates.
Screen or monitor	Minimum screen resolution 800 X 600
PDF Reader:	Adobe Acrobat® or similar software is required to view and print PDF files.
Enabled Security Settings:	Allow per session cookies

** These minimum requirements are subject to change. If these requirements change, you will be asked to re-accept the disclosure. Pre-release (e.g. beta) versions of operating systems and browsers are not supported.

ProFed Member Services Contact Information

If you have any questions, or need assistance with any of the matters described in this Agreement, please contact Member Services at the address or telephone number below.

By Mail: ProFed Member Services
PO Box 5466
Ft Wayne, IN 46895-5466

By Telephone: 260.373.1633

By clicking the "I agree" button, or, if there is not an "I Agree" button, by selecting an item, button or icon to indicate your affirmative consent, you:

- verify you were able to read this Agreement and that you were also able to print on paper or electronically save this Agreement for your future reference and access or you were able to email this Agreement to an address where you will be able to print on paper or save it for your future reference and access; and
- agree (i) to transact business electronically with ProFed Federal Credit Union (ProFed, we, us or our); (ii) to utilize electronic signatures; (iii) that ProFed may provide certain disclosures, and notices to you exclusively in electronic form instead of paper form via an electronic signing system or electronic service we offer; and (iv) to all other terms and conditions stated in this Agreement.