

Electronic Signatures in Global & National Commerce Act- (eSign)

Disclosure and Consent

This Electronic Signatures in Global & National Commerce Act (eSign) Disclosure and Consent Agreement explains the Terms and Conditions for Online Web Site viewing and/or the electronic delivery of disclosures, agreements, change notices, terms and conditions, and any other documents, (hereafter referred to as the “Documents”), for this transaction and future transactions.

*By contacting us via the email link at the end of this disclosure you consent to the electronic delivery of the documents listed above. Please read this document carefully and keep a copy for your records. eStatements consent and

Electronic Delivery of Disclosures and Notices

In order to receive an electronic copy of the Documents, you need a computer, or a supported mobile device (hereafter together referred to as your “Computer”), with a web browser. Your access to this page verifies that your “Computer” meets these requirements.

Browser Compatibility/System Requirements

To the best of our ability, versions of each browser documented below are supported:

Windows® (Windows 7, Vista® and Windows XP operating systems)

Windows Internet Explorer (version 8.0+); Mozilla® Firefox® (all versions); Safari® (version 3.0+);

Google® Chrome (version 4.0+)

Mac OS®

Safari® (version 3.0+); Windows Internet Explorer (version 7.0+); Mozilla Firefox® (all versions);

Google® Chrome® (version 4.0+)

As browsers are updated over time, older versions may not function effectively for DCCU Internet Services. It is your responsibility to upgrade your browser, when it becomes apparent it is needed, to ensure that you can continue to access Internet Services. You should also understand that use of a current browser with vendor recommended security patches is considered a best security practice. You are responsible for the installation, maintenance, and operation of your Computer, browser and the software. DCCU is not responsible for any errors or failures from any malfunction of your Computer, the browser or the software. DCCU is also not responsible for any Computer virus or related problems that may be associated with the use of an online system.

You must have software which permits you to receive and access Portable Document Format or “PDF” files, such as Adobe Acrobat Reader® version 8.0 and above (available for downloading at <http://www.adobe.com/products/reader.html>). Your access to this page verifies that your “Computer” has the necessary software to permit you to receive and access PDF files.

Withdrawal of Electronic Acceptance of Disclosures and Notices, and Request for Paper Copies of Records.

You may withdraw your consent to receive eStatements by logging into your Online Banking, select eStatement tab, select eStatements Opt-Out, Decline eStatements. A fee will not be imposed to process the withdrawal of your consent to receive electronic statements. A request for duplicate paper copies of records which you previously received electronically may result in a fee as indicated on our Fee Schedule. *You may withdraw your consent to receive “Documents”, other than eStatements, by contacting us via the email link at the end of this disclosure.

You may contact us to let us know of any change to your e-mail address or to request a duplicate paper statement as follows: Call us at: 1-866-529-4623; Write us at: 208 N Main, Box 585, Renville, MN 56284

Send us a **Secure Message** using the Message tab (located under Options) or using general e-mail addressed to:

dccu@dawsonco-opcu.com

How to Update Your Records

It is your responsibility to provide us with true, accurate and complete e-mail address, contact, and other information related to this Disclosure and your Account(s), and to maintain and update promptly any changes in this information.

You may contact us to change your information by calling us at: 1-866-529-4623; write us at: PO Box 585, Renville, MN 56284 or log into your Online Banking and send us a **Secure Message** using the Message tab (located under Options).

*Enter your contact information and a message within the email link below to DCCU. A DCCU member service representative will respond to your message (if you choose to be contacted). We typically respond to all inquiries within 24 business hours. If you have a question about your account, or change on your account (including address changes) please do not send them here. Instead, log into your Online Banking account and send your message securely through **Secure Messaging**.

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