



## **E-SIGN DISCLOSURE**

This E-Sign Disclosure outlines the terms and conditions under which HCP Credit Union (the “Credit Union”) will provide loan documents to you electronically. By consenting to electronic delivery, you are acknowledging receipt of these terms and conditions and agreeing to receive loan documents from the Credit Union electronically.

### **Scope of Consent**

This consent to electronic delivery applies to any loan disclosures, notices, statements, or other documents that the Credit Union is required by law to provide to you.

### **Disclosures in Non-Electronic Form**

You have the right to obtain loan documents in non-electronic form should you so choose. Consenting to electronic delivery does not preclude you from obtaining loan documents in non-electronic form in the future. To do so, please call the credit union at 765-962-3172 for further instructions. There is no fee for you to obtain loan documents in non-electronic form.

### **Withdrawing Consent to Electronic Delivery**

You may withdraw your consent to electronic delivery at any time without fee or penalty. To do so, please call the credit union at 765-962-3172 for further instructions.

### **Keeping Contact Information Current**

Please keep your contact information up to date with the Credit Union. This includes name, address, telephone number, and e-mail address. To update any of this information on file with the Credit Union, please call the credit union at 765-962-3172 for further instructions.

### **Hardware and Software Requirements**

To access the loan documents, you will need an e-mail address and have Adobe Acrobat Reader installed on your personal computer. The loan documents may be saved and/or printed as a .pdf file.