

## **Century Credit Union**

### **Electronic Record and Signature Disclosure (ERSD)**

From time to time, Century Credit Union (“we,” “us,” or “our”) may provide documents for your review and signature electronically. The information below explains your rights regarding receiving and signing documents electronically. Please read this disclosure carefully and confirm your agreement before proceeding.

#### **1. Your Consent to Electronic Records and Signatures**

By selecting “I agree” or otherwise providing your electronic signature, you consent to receive records, notices, disclosures, and agreements in electronic form and to sign such documents electronically.

#### **2. Paper Copies**

- You may request a paper copy of any document we provide electronically.
- Copies are available at no charge.
- You may request them by contacting us (see Section 6 below).

#### **3. Withdrawing Consent**

- You may withdraw your consent to electronic records and signatures at any time.
- Withdrawal will apply to future documents only; it will not affect documents already signed or delivered.
- If you withdraw, we will provide required documents in paper form, which may delay processing.

#### **4. Scope of Consent**

Unless you withdraw consent, your agreement covers all records, disclosures, and documents that can be provided electronically in connection with your accounts, services, and transactions with Century Credit Union.

#### **5. Hardware and Software Requirements**

To access and retain electronic records, you must have:

- A device with internet access.
- A current web browser that supports secure connections (TLS 1.2 or higher).
- Software to view PDF files.

- An active email account.
- The ability to download and save or print documents for your records.

These requirements may change. Updated requirements will be available on request.

## **6. Updating Your Contact Information**

You must keep your email address and contact information current so we can send you records and disclosures electronically. To update your information or request paper copies, contact us:

### **Century Credit Union**

Phone: 314-544-1818

Email: [info@centurycu.org](mailto:info@centurycu.org)

Mail: 1540 Lemay Ferry Road, Saint Louis, MO 63125

## **7. Confirmation of Ability to Access and Retain Records**

By consenting, you confirm that you can access this disclosure electronically, read it, and save or print it for future reference.

### **Agreement**

By selecting the checkbox or otherwise indicating consent, you confirm that:

- You have read and understand this Electronic Record and Signature Disclosure.
- You can access and retain electronic records.
- You consent to receive documents electronically and to sign them electronically, unless and until you withdraw consent as described above.

## **Century Credit Union**

### **Consumer Consent to Accept Electronic Delivery of Disclosures**

This Agreement provides important information required by the Electronic Signatures in Global and National Commerce Act (“E-SIGN Act”). Please read carefully and keep a copy for your records. By providing your consent, you agree that Century Credit Union (“we,” “us,” or “our”) may provide required disclosures and communications to you electronically instead of in paper form.

#### **1. Scope of Agreement**

This Agreement applies to disclosures, notices, and communications we are required to provide to you in writing, including but not limited to:

- Account agreements and Truth in Savings disclosures
- Periodic statements (if you enroll in eStatements)
- Change-in-terms notices
- Privacy notices and other regulatory communications
- Any other legal or regulatory notices related to your accounts, services, or applications with us

Your consent applies to all eligible accounts you currently have with Century Credit Union, as well as any accounts or services you may open or request in the future, until you withdraw consent.

#### **2. Consent to Receive Disclosures Electronically**

By consenting, you agree that:

- We may deliver required disclosures to you electronically by email, secure online banking, or other electronic methods.
- The delivery date of a disclosure is the date it is made available electronically.
- We may stop sending paper versions of disclosures covered by this Agreement.

#### **3. Paper Copies**

- You may request a paper copy of any disclosure we provide electronically.
- Requests can be made by contacting us as outlined in Section 6.
- Copies are available at no charge (unless noted in our current Fee Schedule).

#### **4. Right to Withdraw Consent**

- You may withdraw your consent to receive disclosures electronically at any time.
- Withdrawal will apply only to future disclosures and will not affect previously delivered items.
- If you withdraw, we will provide required disclosures in paper form, which may delay delivery and could result in fees outlined in our Fee Schedule.

#### **5. Hardware and Software Requirements**

To access and retain electronic disclosures, you must have:

- A device with internet access
- A current web browser that supports secure connections (TLS 1.2 or higher)
- Software to view PDF files
- An active email account
- The ability to download and save or print documents

If these requirements change in a way that materially affects your ability to access disclosures, we will notify you and remind you of your right to withdraw consent.

#### **6. Updating Your Contact Information**

You are responsible for keeping your email address and other contact information current.

To update your information, contact us at:

##### **Century Credit Union**

Phone: 314-544-1818

Email: [info@centurycu.org](mailto:info@centurycu.org)

Mail: 1540 Lemay Ferry Road, Saint Louis, MO 63125

#### **7. Confirmation of Ability to Access and Retain**

By consenting, you confirm that you can access this disclosure electronically, read it, and save or print it for your records.

#### **Agreement**

By selecting “I Agree” or otherwise providing electronic consent, you acknowledge that:

- You have read and understand this Agreement.

- You can access and retain electronic disclosures.
- You consent to receive disclosures electronically unless and until you withdraw consent.