



P.O. Box 54309 Oklahoma City, OK 73154

ELECTRONIC COMMUNICATIONS DISCLOSURE AND CONSENT

Please read this information carefully. This document is provided in accordance with the Electronic Signatures in Global and National Commerce Act.

The Electronic Signatures in Global and National Commerce Act (ESIGN, Pub.L. 106-229, 14 Stat. 464, enacted June 30, 2000, 15 U.S.C. ch.96) is a United States federal law passed by the U.S. Congress to facilitate the use of electronic records and signatures in interstate and foreign commerce by ensuring the validity and legal effect of contracts entered into electronically. Although every state has at least one law pertaining to electronic signatures, it is the federal law that lays out the guidelines for interstate commerce.

Introduction

You are applying for a loan or loan modification from us. In connection with your application/request and any loan that we may make to you, you have the option to receive important information about your application and/or loan electronically. Any and all electronic disclosures and communications are collectively referred to as "Electronic Communications." Electronic Communications may include information related to your application for credit, our decisions related to your application, terms and conditions that govern any loan we make to you and all related disclosures, and important information that you would otherwise receive from us through the mail (such as, but not restricted to, notices regarding privacy, changes in terms, and periodic statements, as are required under applicable law). This Electronic Communications Disclosure and Consent form informs you of your rights when receiving these Electronic Communications.

Consent

By clicking the "I understand and agree" button below, you (including any co-applicants) acknowledge receipt of this Electronic Communications Disclosure and Consent form, and consent to the delivery of Electronic Communications via the Internet to an e-mail address you will designate to receive such Electronic Communications. You also confirm that you meet the Hardware and Software Requirements listed below and are able to access and retain Electronic Communications from us. Your Consent to Electronic Communications applies only to Electronic Communications that we provide to you in connection with your loan application and any loan that we may make to you.

Signature

By accepting an account at Energize Credit Union that has e-Statements, e-notices, mobile alerts and notices, or by submitting an online application for services, you agree that an electronic facsimile of your signature or electronic agreement carries the full legal weight of a written signature.

Withdrawing Consent

You can elect to withdraw your consent to Electronic Communications at any time by contacting us at 405.478.0046. If you withdraw your consent, the legal validity and enforceability of prior Electronic Communications will not be affected.

Hardware and Software Requirements

To receive Electronic Communications, you will need to ensure that you are able to receive information electronically and retain it. You must have a computer system with an Internet Web browser and Adobe Acrobat Reader in order to receive disclosures electronically. Further, you must have a printer capable of printing any disclosure or statement that are made available on our website and/or emailed to you, and/or have the ability to electronically save and visually display on my computer screens such documents. If you are unsure as to whether you have the necessary components, please contact us by calling 405.478.0046 before providing your consent.

Copies

You may request a paper copy of any Electronic Communication. If you wish to obtain a paper copy of any of the Electronic Communications, you may contact us at 405.478.0046. We will send a paper copy at your request at no charge.

Updating Contact Information

You are responsible for ensuring that we have your current e-mail address for purposes of receiving Electronic Communications. If your e-mail address changes, contact us at 405.478.0046 to provide us with updated information through which future Electronic Communications will be received by you. If you fail to notify us of any change in your e-mail address, you agree that we may provide Electronic Communications to you at the e-mail address maintained in our records and provided by you. Any Electronic Communications we send to you will be deemed to have been provided on the date we deliver the e-mail to you advising you of their availability online.