

**ELECTRONIC SIGNATURES AGREEMENT** - If you enter into the online account agreement, you will be entering into an electronic agreement, evidenced by an electronic record. You will also be consenting to the use of an electronic signature to manifest your agreement to the terms and conditions in the account agreement. This consent is limited to that particular transaction and does not apply to any future transactions entered into by you and IAA Credit Union. You must electronically acknowledge that you have read these disclosures.

If you should not wish to consent to the use of an electronic record, signatures or the electronic delivery of this disclosure, you should contact IAACU at 1-800-676-2541 to discuss and arrange another method for you to view and sign the account agreement from IAA Credit Union.

You may withdraw your consent at any time. Should you wish to withdraw your consent to the use of an electronic agreement you may do so by contacting the IAA Credit Union service center at 1-800-676-2541.

The hardware and software required in order for you to access and view the loan documents via your DocuSign Express user account are noted in the table below.

**System Requirements -**

Operating Systems: Windows XP, Windows Vista, Windows 7; Mac OS X

Browsers: Final release versions of Internet Explorer 7.0 or above (Windows only); Mozilla Firefox 3.0 or above (Windows and Mac); Safari 3.0 or above (Mac OS only); Google Chrome 5.0 or above.

Mobile Signing: Apple iOS 4.0 or above. Android 2.2 or above.

Pre-release (e.g. beta) versions of operating systems and browsers are not supported.

PDF reader Acrobat® or similar software may be required to view and print PDF files

Screen Resolution: 1024 x 768 minimum Enabled Security Settings: Allow per session cookies

These minimum requirements are subject to change from time to time and it is the Customer's responsibility to comply with these requirements as they change.

If, after you have executed the online account agreement electronically and you wish to receive paper copies of the documents, rather than accessing them electronically, please call 1-800-676-2541 to reach our service center.

By applying your digital signature below, you are consenting 1) to the use of an electronic record; 2) to the use of an electronic signature on account opening documents; and 3) to the electronic delivery of the above E-SIGN terms and conditions. If you do not so consent, email [servicecenter@iaacu.org](mailto:servicecenter@iaacu.org) and indicate in the email that you wish to sign paper copies of the account agreement and are not consenting to the E-Sign terms and conditions.

