

KELLOGG COMMUNITY CREDIT UNION

41 SECOND ST
PO BOX 140
BATTLE CREEK, MI 49016-0140
269-968-9251

Electronic Signature Disclosure

The following disclosure is required by the federal Electronic Signatures in Global and National Commerce Act (E-SIGN Act). Please read this E-SIGN Disclosure carefully and keep a copy for your records.

Electronic Delivery of Disclosures and Notices

By signing this disclosure, you are consenting to receive account-opening disclosures and account documents related to your current (and any future) KCCU accounts, including loans and loan accounts and account statements, electronically. If you do not consent; we will mail these documents to you. By consenting to electronic delivery of disclosures, you agree to provide us with your current email address and update us as to any changes in such information by contacting us at the numbers or email address listed here:

- * 800-854-5421
- * VirtualBranch@kelloggccu.org

Requesting Paper Copies

Even after consent, you have the right to receive a paper copy of the disclosures and loan documents related to your current (and any future) loan transaction. If you would like to receive a paper copy at no charge, please contact us at the numbers or email addresses listed above. Please include your name and mailing address and be sure to state that you are requesting a copy of the disclosures related to your current (or any future) loan transaction.

Acknowledgement

While we will use commercially reasonable efforts to encrypt and safeguard your personal information, by your signature below, you acknowledge and accept the risk that unauthorized third parties may access your confidential information sent via e-mail.

Withdrawal of Consent

If after consenting, you wish to withdraw your consent prior to consummation of this loan transaction or any future loan transactions, you can do so by contacting us at the numbers or email addresses listed.

Hardware and Software Requirements

In order to access, view, and retain your loan transaction information electronically, you must have:

- * A personal computer or other device which is capable of accessing the internet.
- * Have access to your own email account.
- * Software which permits you to receive, access, and print Portable Document format or "PDF" files, such as Adobe Reader^a 8.0 and above.

Termination/Changes

We reserve the right, in our sole discretion, to discontinue providing account-opening disclosures and account documents related to your current (and any future) KCCU accounts electronically, including loans, loan disclosures, notices and statements; deposit account disclosures, notices and statements; or to terminate or change the terms and conditions under which we provide account-opening disclosures and account documents related to your current (and any future) KCCU accounts electronically. We will provide you with notice of any such termination or change as required by law.