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# Electronic Transaction Consent and Agreement

**Financial Institution Name and Address**

Heritage South Credit Union
PO Box 128
Sylacauga, AL 35150

**Signer(s) Name(s) and Address(es)**

**No.**

**Date**

## Definitions

*You* means the Signer signing this Consent and Agreement. *Electronic Signature* means a digitized image of your handwritten signature or initials. *Sign* means applying your signature or initials.

## Intent to Use Electronic Signatures

The Financial Institution and you wish to enter into a financial transaction. You intend to sign each document listed in the Documents section with an electronic signature or electronic initials, if your initials are required. You intend that the Electronic Signature is your valid signature/initials. You agree that the signed electronic document(s) will be as enforceable as the paper document(s) that you sign or initial with handwritten ink. You agree that before you signed this Consent and Agreement or any document(s) in the transaction, the Financial Institution explained the following to you:

- You will use the electronic signature device that the Financial Institution will provide to create your Electronic Signature.
- After the Financial Institution adds your Electronic Signature, the document(s) will show your Electronic Signature and a date stamp with the date of the Electronic Signature.

## Electronic Signature Procedure

You agree that before you signed this Consent and Agreement, the Financial Institution followed the following Electronic Signature Procedure:

- You reviewed a completed but unsigned copy of the document(s) listed in the Documents section.
- The Financial Institution and you reviewed each area of the document(s) that requires any signature/initials, and the Financial Institution explained to you why each signature/initials is required.
- After you reviewed the document(s), you marked the checkbox next to the document name(s) listed in the Documents section to indicate that you: (i) reviewed and understand the document, (ii) understand where each signature/initials will be added on the document, (iii) are ready to sign the document, and (iv) intend that the Electronic Signature that will be added to the document will be effective as your signature/initials.
- This Consent and Agreement is only effective for the documents that are a part of this transaction.
- You may withdraw your consent to sign with Electronic Signatures at any time before you sign the electronic signature device for the transaction.

## Documents

You agree that you will sign the following document(s) with an Electronic Signature. You will check the box after you have reviewed the document and are ready to sign it electronically.

| Document Name |
|---|
| ☐ 1. Electronic loan application |
| ☐ 2. |
| ☐ 3. |
| ☐ 4. |
| ☐ 5. |
| ☐ 6. |
| ☐ 7. |
| ☐ 8. |
| ☐ 9. |
| ☐ 10. |
| ☐ 11. |
| ☐ 12. |
| ☐ 13. |
| ☐ 14. |
| ☐ 15. |
| ☐ 16. |
| ☐ 17. |
| ☐ 18. |
| ☐ 19. |
| ☐ 20. |
| ☐ 21. |
| ☐ 22. |

## Signatures

By signing, you agree to the terms in this Consent and Agreement on today's date.

_____ Date

_____ Date


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