

# THE VIRTUAL CLOSING ROOM

A NEW E-SIGN EXPERIENCE FOR LOAN DOCUMENTS  
VIA THE **VIRTUAL CLOSING ROOM** IN  
**IT'S ME 247** DESKTOP BANKING



# THE IT'S ME 247 DESKTOP BANKING “VIRTUAL CLOSING ROOM”

Success CU

HELP ? CONTACT US MANAGE MY SECURITY 1 LOGOUT X

## It's Me 247 Online Banking

PROTECT YOURSELF FROM OVERDRAFT CHARGES

CLICK FOR MORE INFO

Info Center My Accounts New Accounts Pay & Transfer My Documents Personal Finance Go Mobile

My Account

John Wick

Switch Memberships

Rewards

PLATINUM

Reward Points 4,596

Earned Last Month 640

View

ACCOUNT SUMMARY | I'M A PLATINUM MEMBER

Grand prize includes accommodations for 4 people for 3 nights and day passes to Cedar Point & Cedar Point Shores

Win a trip for 4 to Cedar Point

Enter Now

\*Success CU Members Only. 1 entry per member.

Success Credit Union

It's been a while since you've changed your password.

Change Password Remind Me Later

Share accounts

Account	Name	Available Balance	Actual Balance	Last Transaction	Accrued Dividends
100	CAKE	\$1,041.08	\$1,046.08	9/11/2019	\$0.00
112	TESTING NICK	\$10.00	\$10.00	7/18/2018	\$0.00
10	CHRISTMAS CLUB	\$0.00	\$0.00	1/18/2018	\$0.00
ACCOUNT TOTALS		\$1,051.08	\$1,056.08		\$0.00

Loans

Account	Name	Regular Payment	Amount Due	Due Date	Balance
700	VISA CREDIT	\$420.00	\$50.00	7/21/2018	\$36,067.93
ACCOUNT TOTALS		\$420.00	\$50.00		\$36,067.93

SEE WHAT'S UP Visit the Online Community

**Virtual Closing Room**

You have documents to eSign. Please visit the Message Center to view and sign your documents.

Cancel Go to Message Center

As before, a pop-up window will alert the member about this message when they first log in.

# THE IT'S ME 247 DESKTOP BANKING “VIRTUAL CLOSING ROOM”

The screenshot displays the It's Me 247 Online Banking website. At the top, a navigation bar includes links for HELP, CONTACT US, MANAGE MY SECURITY, and LOGOUT. Below this is a purple header with the It's Me 247 logo and a navigation menu with options like Info Center, My Accounts, New Accounts, Pay & Transfer, My Documents, Personal Finance, and Go Mobile. On the left, a sidebar menu shows 'My Account' (John Wick), 'Rewards' (PLATINUM, 4,596 points), 'Quick Pay', and 'Messages'. The main content area is titled 'MESSAGE CENTER | I'M A PLATINUM MEMBER' and shows a 'Message Detail' for a document signing request. The message includes a 'View Document' button, which is circled in red. A red cloud callout points to the 'Messages' section in the sidebar and the message content, stating: 'Member receives message in the It's Me 247 Secure Message Center'. At the bottom of the message area, a note indicates the message will be automatically deleted 90 days after being read, and a page timeout warning is visible.

Success CU

HELP ? CONTACT US MANAGE MY SECURITY LOGOUT

**It's Me 247**  
Online Banking

Info Center My Accounts New Accounts Pay & Transfer My Documents Personal Finance Go Mobile

**My Account**  
John Wick  
Switch Memberships

**Rewards**  
PLATINUM  
Reward Points 4,596  
Earned Last Month 640  
View Point Details

**Quick Pay**  
Enroll in Bill Pay

**Messages**  
You have 4 messages

**MESSAGE CENTER | I'M A PLATINUM MEMBER**

**Message Detail**

Back Delete

**Date:** 03/12/2020 **Time:** 3:13:38 PM

**Subject:**  
Please Sign Your Document

Hello Phi, CUA Testing CU has sent you a new document to be e-signed. To begin, click the View Document button below. If prompted to enter an authentication code, use:

**View Document**

! This message will be automatically deleted 90 days from when it was read.

Page will timeout in 14:58

Member receives  
message in the  
**It's Me 247** Secure  
Message Center

# THE IT'S ME 247 DESKTOP BANKING “VIRTUAL CLOSING ROOM”

The screenshot shows the It's Me 247 Online Banking interface. At the top, there's a navigation bar with links: HELP, CONTACT US, MANAGE MY SECURITY, and LOGOUT. Below this is a purple banner with the It's Me 247 logo and the text "Online Banking". To the right of the banner, there's a message: "YOU DON'T NEED TO HIDE KEEP YOUR INFO UP TO DATE" with a "CLICK FOR MORE INFO" link and a small image of a woman covering her face. Below the banner is a navigation menu with links: Info Center, My Accounts, New Accounts, Pay & Transfer, My Documents, Personal Finance, and Go Mobile.

The main content area has a heading: "Welcome to the Virtual Closing Room...You Have Documents to Review or eSign". Below this is a paragraph: "Simple and only takes a few minutes. Begin by selecting **View & Sign All** to review your documents. When ready to sign, choose **Start** and follow the on-screen instructions to accept your electronic signature and sign your documents. When done, select **Finish**, and you can download a copy for your records. Finally, choose **Submit & Continue** to complete the process."

Below the paragraph is a section titled "View Or Sign Your Documents". It contains a list of documents: "Required to View/Sign" with a document icon and the text "Loan and Security Agreements and Disclosure Statement". To the right of this text is a "View" link. Below the list is a button labeled "View & Sign All", which is circled in red. Below this button is a button labeled "Decline to Sign".

At the bottom of the page, there's a footer with the It's Me 247 logo, the text "Success CU", and two icons: "EQUAL HOUSING LENDER" and "EQUAL HOUSING OPPORTUNITY". To the right of these icons is the NCUA logo and the text: "Your savings federally insured to at least \$250,000 and backed by the full".

This intro explains how the e-signing experience will go

Member clicks here to get started

# E-SIGNING WHEN OPENING A MEMBERSHIP ONLINE

Document Viewer

Property Insurance: You may obtain property insurance from anyone you want that is acceptable to the Credit Union. If you get the insurance from the Credit Union you will pay \$  
Late Charges: \$  
Security: Collateral securing other loans with the Credit Union may also secure this Loan. You are giving a security interest in Your shares and dividends and, if any, Your deposits and interest in the Credit Union, and the Property described below.  
Collateral: Property/Model/Make Year I.D. Number Type Value Key Number  
Other (Describe):  
Pledge of Shares \$ in Account No. \$ in Account No.  
See Your contract documents for any additional information about nonpayment, default, and any required repayment in full before the scheduled date.

ITEMIZATION OF THE AMOUNT FINANCED ("e" means an estimate)

Remission of Amount Financed of \$	Amount Given to You Directly \$	Amount Paid on Your Account \$	Prepaid Finance Charge \$
Amounts Paid to Others on Your Behalf: (if an amount is marked with an asterisk (*) We will be retaining a portion of the amount.)			
\$ To \$ To	\$ To \$ To	\$ To \$ To	\$ To \$ To
\$ To \$ To	\$ To \$ To	\$ To \$ To	\$ To \$ To
\$ To \$ To	\$ To \$ To	\$ To \$ To	\$ To \$ To
\$ To \$ To	\$ To \$ To	\$ To \$ To	\$ To \$ To
\$ To \$ To	\$ To \$ To	\$ To \$ To	\$ To \$ To

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MILITARY LENDING ACT DISCLOSURES  
Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account, the costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

Start

Document Viewer

Property Insurance: You may obtain property insurance from anyone you want that is acceptable to the Credit Union. If you get the insurance from the Credit Union you will pay \$  
Late Charges: \$  
Security: Collateral securing other loans with the Credit Union may also secure this Loan. You are giving a security interest in Your shares and dividends and, if any, Your deposits and interest in the Credit Union, and the Property described below.  
Collateral: Property/Model/Make Year I.D. Number Type Value Key Number  
Other (Describe):  
Pledge of Shares \$ in Account No. \$ in Account No.  
See Your contract documents for any additional information about nonpayment, default, and any required repayment in full before the scheduled date.

Adopt Your Signature

Your Full Name\* Phi Initials\* PP

Adopted Signature: Phi

By clicking "Adopt and Sign", I agree that the signature and initials will be the representation of my signature and initials for all purposes. To view the full terms, please read the eDOC Signature Agreement.

Adopt & Sign  
Go Back

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Start

Same new screens and flow for the actual signing steps

SIGN DOCUMENTS

12. NOTICE FOR ARIZONA OWNERS OF PROPERTY: It is unlawful for you to fail to return a motor vehicle that is subject to a security interest, within thirty days after you have received notice of default. The notice will be mailed to the address You gave Us. It is Your responsibility to notify Us if Your address changes. The maximum penalty for unlawful failure to return a motor vehicle is one year in prison and/or a fine of \$150,000.00.

Page 4 of 5

13. NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

14. OTHER PROVISIONS -

SIGNATURES

By signing, or otherwise authenticating, as Borrower, You agree to the terms of the Loan Agreement. If Property is described in the "Security" section of the Truth in Lending Disclosure, You also agree to the terms of the Security Agreement. If You sign, or otherwise authenticate, as "Owner of Property," You agree only to the terms of the Security Agreement.

CAUTION: IT IS IMPORTANT THAT YOU THOROUGHLY READ THE AGREEMENT BEFORE YOU SIGN IT

Borrower 1 Signature	Date	Borrower 2 Signature	Date
X Phi	03/12/2020 (Set)	X Phi	03/12/2020 (Set)

Signature	Date	Signature	Date
X Phi	03/12/2020 (Set)	X Phi	03/12/2020 (Set)

Borrower 3: ☐ Owner of Property ☐ Witness

Borrower 4: ☐ Owner of Property ☐ Witness

Cancel Next

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X Phi	03/12/2020 (Set)	X Phi	03/12/2020 (Set)

Signature	Date	Signature	Date
X Phi	03/12/2020 (Set)	X Phi	03/12/2020 (Set)

Borrower 3: ☐ Owner of Property ☐ Witness

Borrower 4: ☐ Owner of Property ☐ Witness

Cancel Finish



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Welcome to the Virtual Closing Room...You Have Documents to Review or eSign

Simple and only takes a few minutes. Begin by selecting **View & Sign All** to review your documents. When ready to sign, choose **Start** and follow the on-screen instructions to accept your electronic signature and sign your documents. When done, select **Finish**, and you can download a copy for your records. Finally, choose **Submit & Continue** to complete the process.

### Download Your Documents

Select Download Documents to download a PDF for your records. Otherwise, select Submit & Continue to complete this process.

Completed Documents

 Loan and Security Agreements and Disclosure Statement 

Great job! Select **Download Documents** button to download a PDF for your records. Otherwise, select **Submit & Continue** to complete this process.

**Submit & Continue**

Download All Documents

This button jumps the member back to the message center

TIP: A similar flow will be used by CD-secured loans (coming in 20.10).

In that case, “Submit & Continue” would proceed to open the new loan and transfer the funds.