

ENHANCING THE E-SIGN EXPERIENCE

Making e-signing faster, friendlier, and simpler for your members

In development; subject to change

March 16, 2020



INTRODUCING A NEW eDOC E-SIGN EXPERIENCE

CHANGES COMING SOON TO THE EDOC
ONLINE AND MOBILE E-SIGN EXPERIENCE



ENHANCEMENTS TO THE CURRENT E-SIGN EXPERIENCE

New Document(s) ready to sign



Reply Reply All Forward ...

Thu 3/12/2020 3:54 PM

If there are problems with how this message is displayed, click here to view it in a web browser.

Please view and sign your document

Hello Steven B. Testing,

CUA Testing CU has sent you a new eDOCSignature document for signing. To begin, click the "View Document" link below. You can securely sign your document on your computer, tablet, or other mobile device.

View Document

Member can still
receive the email
notification, as
now, or log into
It's Me 247

This message was sent to you by John Beauchamp using eDOCSignature® powered by eDOC Innovations. If you do not want to sign your document electronically or have questions about the document or the signing process, please contact John Beauchamp at john.beauchamp@cuanwers.com.

Share this Email or Authorization Codes

This email contains a link that allows access to a document in the eDOCSignature® system. This document may contain your personal information. You should protect this email and any associated authorization codes as you would the information itself.

About eDOC Signature

Adopt an electronic signature solution that goes beyond the basics to capture the speed and flexibility of a Mobile Digital Transaction Management (mDTM®) solution. Adopt eDOCSignature for your business process.

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ENHANCEMENTS TO THE CURRENT E-SIGN EXPERIENCE

eDOC INNOVATIONS

View Or Sign Your Documents

Listed below are one or more documents that you need to view or sign. Once you've completed all necessary documents, you can download a copy for your own records. And don't worry, all documents can be reviewed before signing.

Required to View/Sign

 CUNA Note with data	View
---	----------------------

View & Sign All

[Decline to Sign](#)

Member clicks here to get started

ENHANCEMENTS TO THE CURRENT E-SIGN EXPERIENCE

eDOCSignature x +

sandbox.edoclogic.com/edocsig2/index.php

Apps Amazon.com In the Kitchen | CU*... Kent District Library www.grpl.org It's Me 247 - Train... It's Me 247 - WMD... CU*Answers Portal

Document Viewer

EmpireONE
BANK SHARTER, LEO BETTER
FEDERAL CREDIT UNION
3000 Orchard Park Rd • West Seneca, NY 14224

Loan and Security Agreements and Disclosure Statement

☐ Covered Borrower Under Military Lending Act

LOAN DATE: 7/06/2017 ACCOUNT NUMBER: 43534 LOAN NUMBER: 777 MATURITY DATE: 7/05/2022

BORROWER 1 (Name & Address)
STEVEN B. TESTING A LONG LAST NAME
CURRENT ADDRESS LINE 1 ADR LINE 2
TEST CITY CURRENT MI 04105-4225

BORROWER 2 (Name & Address)
JOSEPH D. DAVIDSON
5953 WIND BROOK AVE SE APT D
KENTWOOD MI 48965

BORROWER 3 (Name & Address)
CHARLIE R. KELLY
123 PATTY PUB DRIVE WEST APARTMENT 123
WYOMING MI 48094

BORROWER 4 (Name & Address)

TRUTH IN LENDING DISCLOSURE (* means an estimate)

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Sale Price
4.704 %	The cost of your credit as a yearly rate	The dollar amount the credit will cost you	The amount you will have paid after you have made all payments as scheduled	The total cost of your purchase on credit is
	\$ 1,241.99	\$ 10,000.00	\$ 11,241.99	\$ N/A

Your Payment Schedule Will Be:

Number of Payments	Amount of Payments	When Payments Are Due
59	\$ 187.37	8/05/2017
1	\$ 187.16	MONTHLY THEREAFTER 7/05/2022

Prepayment: If you pay off early you will not have to pay a penalty.
Required Deposit: The Annual Percentage Rate does not take into account your required deposit. If any Demand: ☒ This obligation has a demand feature.
☐ All disclosures are based on an assumed maturity of one year.

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 \$ N/A.

Filing Fees: \$ N/A
Non-Filing Insurance: \$ N/A

Late Charge:
If payment is more than 10 day(s) late, you will be charged 5.00% of the scheduled payment. The minimum fee is \$15.00 and the maximum fee is \$50.00.

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
FORD	FUSION	09	IDENTIFICATION #1	A	\$ 10,000.00	
TOYOTA	TUNDRA	13	1234567890ABCDEF	A	\$	
PROPERTY DESCRIBE LOCATION	17	TITLE HOLDER	M	\$ 193,500.00		

Other (Describe):
Pledge of Shares \$ 5,000.00 In Account No. 43534-000 \$ 2,500.00 in Account No. 43457-330

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 (* means an estimate)

Remission of Amount Financed	Amount Given to You Directly	Amount Paid on Your Account	Prepaid Finance Charge
\$ 10,000.00	\$ 9,701.00	\$ N/A	\$ 50.00

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	Amount	To	Amount
\$ 349.00	GUARANTEED ASSET PRO	\$	
\$	To	\$	To
\$	To	\$	To
\$	To	\$	To
\$	To	\$	To
\$	To	\$	To
\$	To	\$	To

First the entire document is presented for the member to review

Familiar zoom controls and on-screen instructions guide the member through the steps

Cancel

Start


ENHANCEMENTS TO THE CURRENT E-SIGN EXPERIENCE

eDOCSignature x +

sandbox.edoclogic.com/edocsig2/index.php

Apps Amazon.com In the Kitchen | CU*... Kent District Library www.grpl.org It's Me 247 - Trainin... It's Me 247 - WMD... CU*Answers Portal

Document Viewer

 Bank SMARTER. Live BETTER.
3020 Orchard Park Rd. • West Simsbury, CT 06094

Loan and Security Agreements and Disclosure Statement

☐ Covered Borrower Under Military Lending Act

LOAN DATE	ACCOUNT NUMBER	LOAN NUMBER	MATURITY DATE
7/06/2017	43534	777	7/05/2022

BORROWER 1 (Name & Address)	BORROWER 2 (Name & Address)
STEVEN B. TESTING A LONG LAST NAME CURRENT ADDRESS LINE 1 ADR LINE 2 TEST CITY CURRENT MI 04105-4225	JOSEPH D. DAVIDSON 5952 WIND BROOK AVE SE APT D KENTWOOD MI 48965

BORROWER 3 (Name & Address)	BORROWER 4 (Name & Address)
CHARLIE R. KELLY 123 PATTY PUB DRIVE WEST APARTMENT 123 WYOMING MI 48004	

TRUTH IN LENDING DISCLOSURE ('e' means an estimate)				
ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Sale Price
The cost of Your credit as a yearly rate	The dollar amount the credit will cost You.	The amount of credit provided to You or on Your behalf	The amount You will have paid after You have made all payments as scheduled	The total cost of Your purchase on credit is
4.704 %	\$ 1,241.99 e	\$ 10,000.00	\$ 11,241.99 e	\$ N/A which includes Your downpayment of \$ N/A
Your Payment Schedule Will Be:				
Number of Payments	Amount of Payments	When Payments Are Due	Prepayment: If You pay off early You will not have to pay a penalty.	
59	\$ 187.37	8/05/2017 MONTHLY THEREAFTER	Required Deposit: The Annual Percentage Rate does not take into account Your required deposit, if any, which has a demand feature, are based on an assumed year.	
1	\$		on-Filing Insurance N/A	
Property Insurance: You that is acceptable to the Union You will pay \$ N/A			ing a security interest in ascribed below.	
Late Charge: If payment is more than 1 scheduled payment. The			Key Number	
Security: Collateral security Your shares and dividend Collateral Prop FUS TUN RTA TUN RTA PROPERTY DESCRIPTION (describe)			000.00 500.00	
shares \$ 5,000.00			43457-330	
Contract document date			repayment in full before	
			Prepaid Finance Charge \$ 50.00 (portion of the amount.)	

Adopt Your Signature

Your Full Name*
Steven B. Testing

Initials*
ST

Adopted Signature:
Steven B. Testing

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 [eDOCSignature Agreement](#).

Adopt & Sign

Go Back

Only one step to adopt a signature!

ENHANCEMENTS TO THE CURRENT E-SIGN EXPERIENCE

On-screen
instructions
explain what
to do

The screenshot shows a web browser window with the URL `sandbox.edoclogic.com/edocsig2/index.php`. The page title is "SIGN DOCUMENTS". The main content area displays a document with a "Sign Below" section highlighted by a red circle. This section contains two yellow buttons: "TAP TO SIGN" and "TAP TO DATE". Below these buttons, the name "STEVEN B. TESTING A LONG LAST NAME" is visible. The document also includes a "Required | 1 of 2" indicator. At the bottom of the page, there are "Cancel" and "Next" buttons.

This is a close-up view of the "Sign Below" section. It features a yellow banner with the text "Sign Below" and "Required | 1 of 2". Below the banner are two yellow buttons: "TAP TO SIGN" and "TAP TO DATE". The name "STEVEN B. TESTING A LONG LAST NAME" is displayed below the buttons. The document also includes a "Required | 1 of 2" indicator.

ENHANCEMENTS TO THE CURRENT E-SIGN EXPERIENCE

eDOCsSignature

sandbox.edoclogic.com/edocsig2/index.php

SIGN DOCUMENTS

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

the "Security" section of the Truth in Lending Disclosure, You also agree otherwise authenticate, as "Owner of Property" You agree only to the term

CAUTION: IT IS IMPORTANT THAT YOU THOROUGHLY READ

Credit Union: CU*ANSWERS TEST CREDIT UNION

☐ The following notice applies ONLY when the box at left is checked.

13. NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT DEFENSES WHICH THE DEBTOR COULD ASSERT & OBTAINED PURSUANT HERETO OR WITH THE PROCEEDINGS SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR.

14. OTHER PROVISIONS:

SIGNATURE

By signing, or otherwise authenticating, as Borrower, You agree to the "Security" section of the Truth in Lending Disclosure. You shall only authenticate, as "Owner of Property" You agree only to the term

CAUTION: IT IS IMPORTANT THAT YOU THOROUGHLY READ

Borrower 1 Signature Date

X Steven B. Testing 03/16/2020 (Seal)

STEVEN B. TESTING

Signature Date

X (Seal)

Owner of Property

Witness

Page 5 of 5

Cancel

Finish

Member can see how the signature will look on the finished document...

...before clicking to Finish

ENHANCEMENTS TO THE CURRENT E-SIGN EXPERIENCE



The screenshot shows a web browser window with the address bar displaying 'sandbox.edoclogic.com/edocsig2/index.php'. The page header includes the 'eDOC INNOVATIONS' logo and a close button. The main content area features the heading 'You're Done!' followed by the instruction: 'To download a copy of your signed documents, select the Download All Documents button below.' Below this is a box titled 'Completed Documents' containing a single entry: 'CUNA Note with data' with a document icon and a checkmark. At the bottom of the page are two buttons: a dark blue 'Done' button and a white 'Download All Documents' button with a blue border. A dark blue thought bubble with a white outline points to the 'Download All Documents' button, containing the text: 'Member can download PDFs of the signed documents as now'.

eDOC INNOVATIONS

You're Done!

To download a copy of your signed documents, select the Download All Documents button below.

Completed Documents

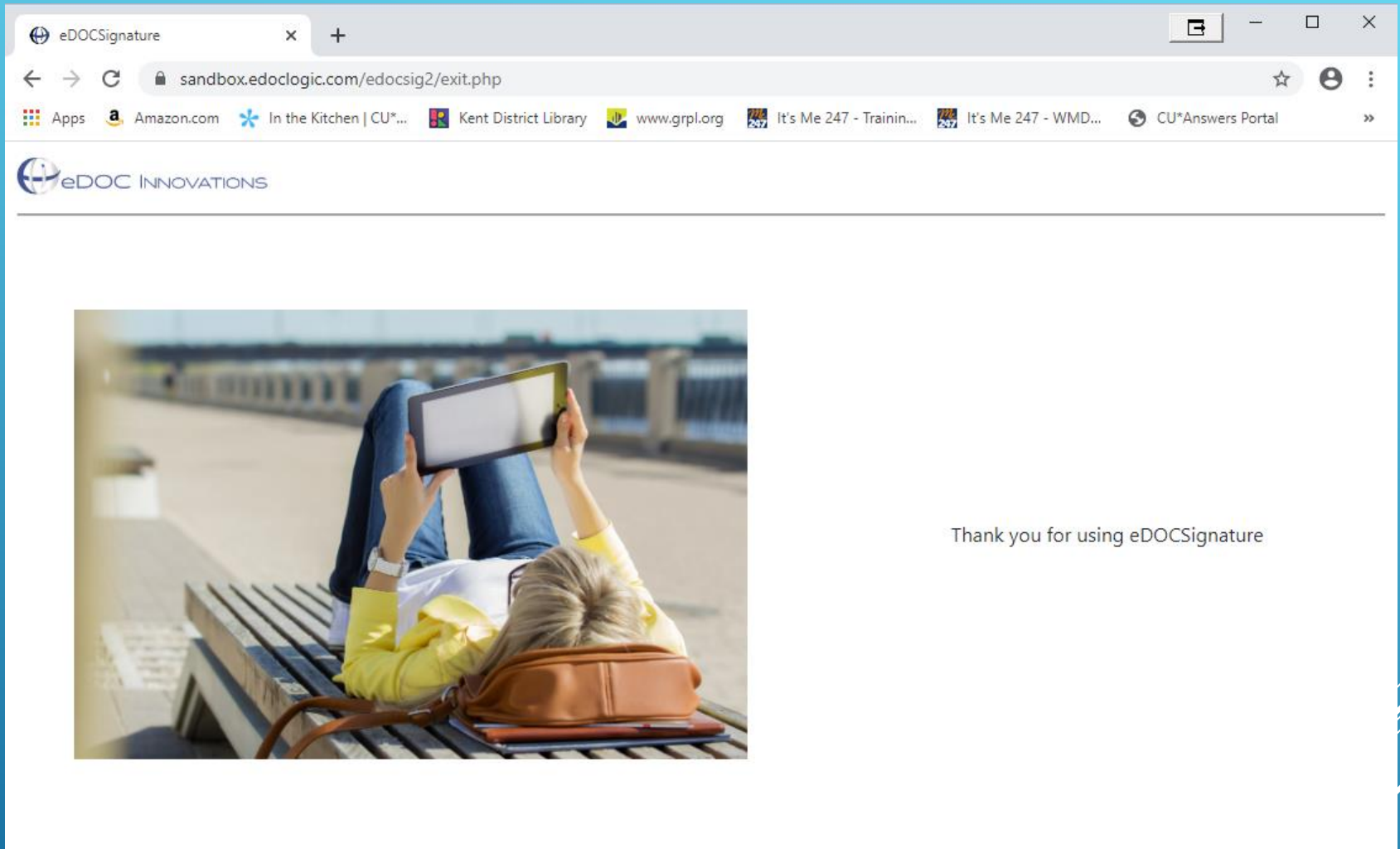
 CUNA Note with data 

[Done](#)

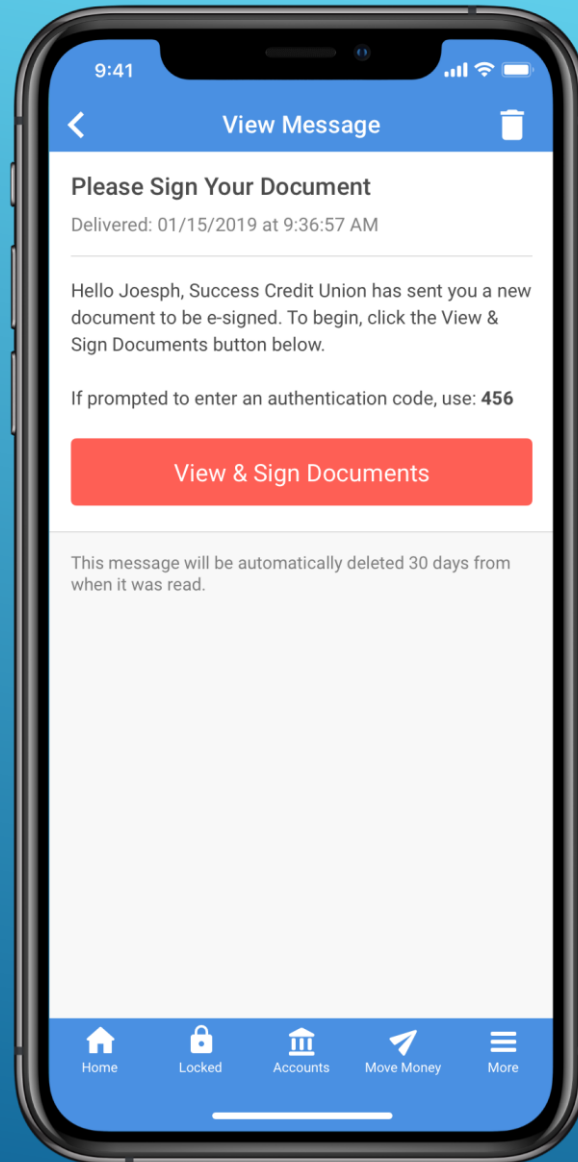
[Download All Documents](#)

Member can download PDFs of the signed documents as now

ENHANCEMENTS TO THE CURRENT E-SIGN EXPERIENCE

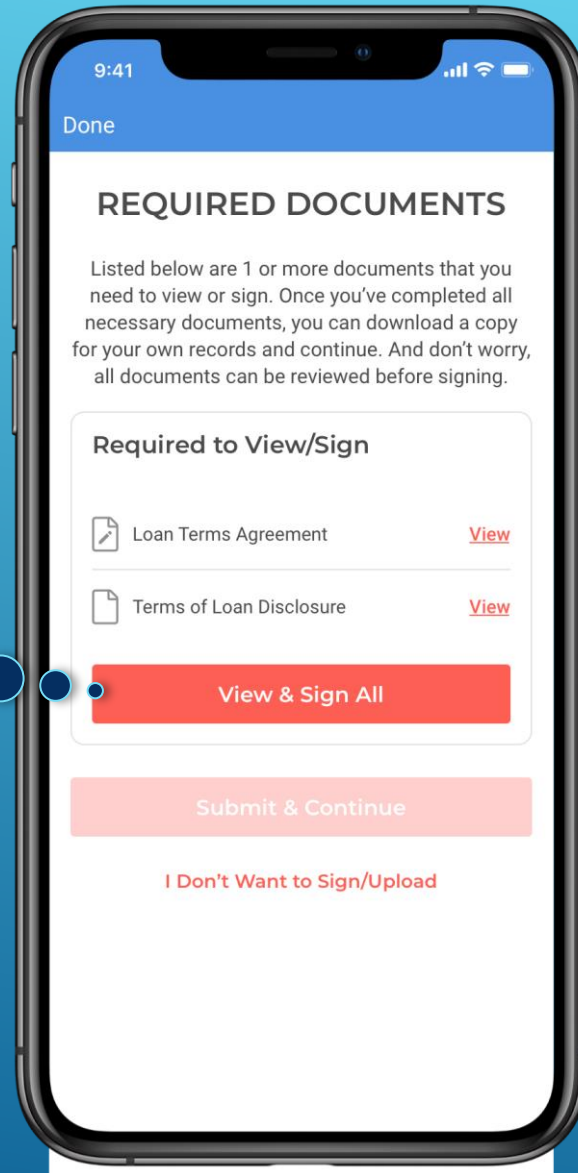


NEW E-SIGN EXPERIENCE FOR MOBILE USERS, TOO



NEW E-SIGN EXPERIENCE FOR MOBILE USERS, TOO

The flow works exactly the same as in the desktop virtual closing room



NEW E-SIGN EXPERIENCE FOR MOBILE USERS, TOO

One-step
signature
adoption
here, too!

9:41

Done

View Documents

Success Credit Union 134 Chicago Drive SE Grand Rapids MI 49506 800-327-3478 ONLINE MEMBERSHIP ACCOUNT OPENING

PRIMARY ACCOUNT OWNER

ACCOUNT NUMBER 110004 EMAIL ADDRESS jtestperson@gmail.com

LAST NAME Smith FIRST NAME Joseph MIDDLE KATHLEEN SOCIAL SECURITY # 545-26-1234

DRIVING LICENSE NUMBER A0167249 STATE OF ISSUE MI DATE OF BIRTH 6/23/1984 GENDER ☐ MALE ☒ FEMALE ☐ OTHER

Adopt Your Signature

Your Full Name * Initials *

Joseph D. Testperson JT

Adopted Signature: Initials:

Joseph D. Testperson JT

By clicking "Adopt & 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

Page 1 of 2

Success Credit Union 134 Chicago Drive SE Grand Rapids MI 49506 800-327-3478 ONLINE ME ACCOUNT

AUTHORIZED SIGNATURES

By signing below, I am applying for membership in the credit union and/or for the accounts and services indicated. I certify that I am the person named in this Application and I am at least 18 years old. I agree to abide by the Rules and other rules of the credit union. I agree not to cause any loss to the credit union. I acknowledge receipt of, and agree to the terms of, the Membership Account Agreement, Funds Availability Disclosure, Electronic Funds Withdrawal, Truth-in-Savings Disclosure and Rules and Fees Schedule amendments made thereto.

Suspension of electronic services and access to share or deposit accounts. By signing below, I understand and agree that you may suspend or discontinue electronic services and access to my checking or other accounts if I become delinquent on any of my loan or deposit obligations to you or I cause a loss to you, in accordance with applicable law. You shall not be liable to me in any regard in connection with such suspension of services.

Cancel Start

NEW E-SIGN EXPERIENCE FOR MOBILE USERS, TOO



Familiar, mobile-friendly zoom and pan controls make it easy to move around the document

NEW E-SIGN EXPERIENCE FOR MOBILE USERS, TOO

