

ENHANCING THE E-SIGN EXPERIENCE

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

May 2020

Unless otherwise noted, changes were implemented on May 27, 2020.



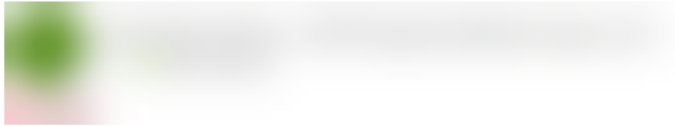
INTRODUCING A NEW eDOC E-SIGN EXPERIENCE

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

Bank SHARPER. Live BETTER.
EmpireONE
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 %	\$ 1,241.99 e	\$ 10,000.00	\$ 11,241.99 e	\$ N/A

Your Payment Schedule Will Be:
Number of Payments: 59 Amount of Payments: \$ 187.37
When Payments Are Due: 8/05/2017 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 or	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

Cancel

Start

First the entire document is presented for the member to review

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

ENHANCEMENTS TO THE CURRENT E-SIGN EXPERIENCE

eDOCsSignature 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

EmpireONE
BANK SMARTEr. LIkE 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	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 49004	

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
59	\$ 187.37	8/05/2017 MONTHLY THEREAFTER
1	\$ 1	

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. If the deposit has a demand feature, it is based on an assumed year.

Property Insurance: You must obtain property insurance that is acceptable to the Lender. You will pay \$ N/A.
Non-Filing Insurance: N/A

Late Charge: If payment is more than 15 days past a scheduled payment. The charge will be \$ 50.00.

Security: Collateral security includes Your shares and dividend rights in the Lender. Collateral includes Your FUTURE EARNINGS (as described in the Security Agreement).

Prepaid Finance Charge: \$ 50.00 (a 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 [eDOCsSignature 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 "eDOCsSignature". The main heading is "SIGN DOCUMENTS". Below this, there is a section titled "Sign Below" with a yellow background and the text "Required | 1 of 2". This section contains two buttons: "TAP TO SIGN" and "TAP TO DATE". A red circle highlights this section. Below the buttons, there are two rows of signature fields. The first row is for "STEVEN B. TESTING A LONG LAST NAME" and the second row is for "JOSEPH D. DAVID". Each row has a "Signature" field and a "Date" field. Below the signature fields, there are checkboxes for "Borrower 3: CHARLIE R. KELLY", "Owner of Property", and "Witness". At the bottom of the page, there are "Cancel" and "Next" buttons.

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.

Sign Below Required | 1 of 2

☒ TAP TO SIGN ☒ TAP TO DATE

STEVEN B. TESTING A LONG LAST NAME JOSEPH D. DAVID

Signature Date Signature Date

☒ Borrower 3: CHARLIE R. KELLY ☐ Borrower 4 ☐ Owner of Property ☐ Witness

Page 6 of 6

Cancel Next

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 terms of the Security Agreement.

CAUTION: IT IS IMPORTANT THAT YOU THOROUGHLY READ THE ENTIRE DOCUMENT BEFORE SIGNING.

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 AGREEMENT BY SIGNING, OR OTHERWISE AUTHENTICATING, AS BORROWER, YOU AGREE TO WAIVE ALL DEFENSES WHICH THE DEBTOR COULD ASSERT # BASED UPON THE DEFENSES WHICH THE DEBTOR COULD ASSERT # OBTAINED PURSUANT HERETO OR WITH THE PROCEEDINGS BASED UPON THE DEFENSES WHICH THE DEBTOR COULD ASSERT #

14. OTHER PROVISIONS -

SIGNATURE

By signing, or otherwise authenticating, as Borrower, You agree to the "Security" section of the Truth in Lending Disclosure, You also agree 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 ENTIRE DOCUMENT BEFORE SIGNING.

Borrower 1 Signature Date

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

STEVEN B. TESTING

Borrower 2 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".

You're Done!

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

Completed Documents

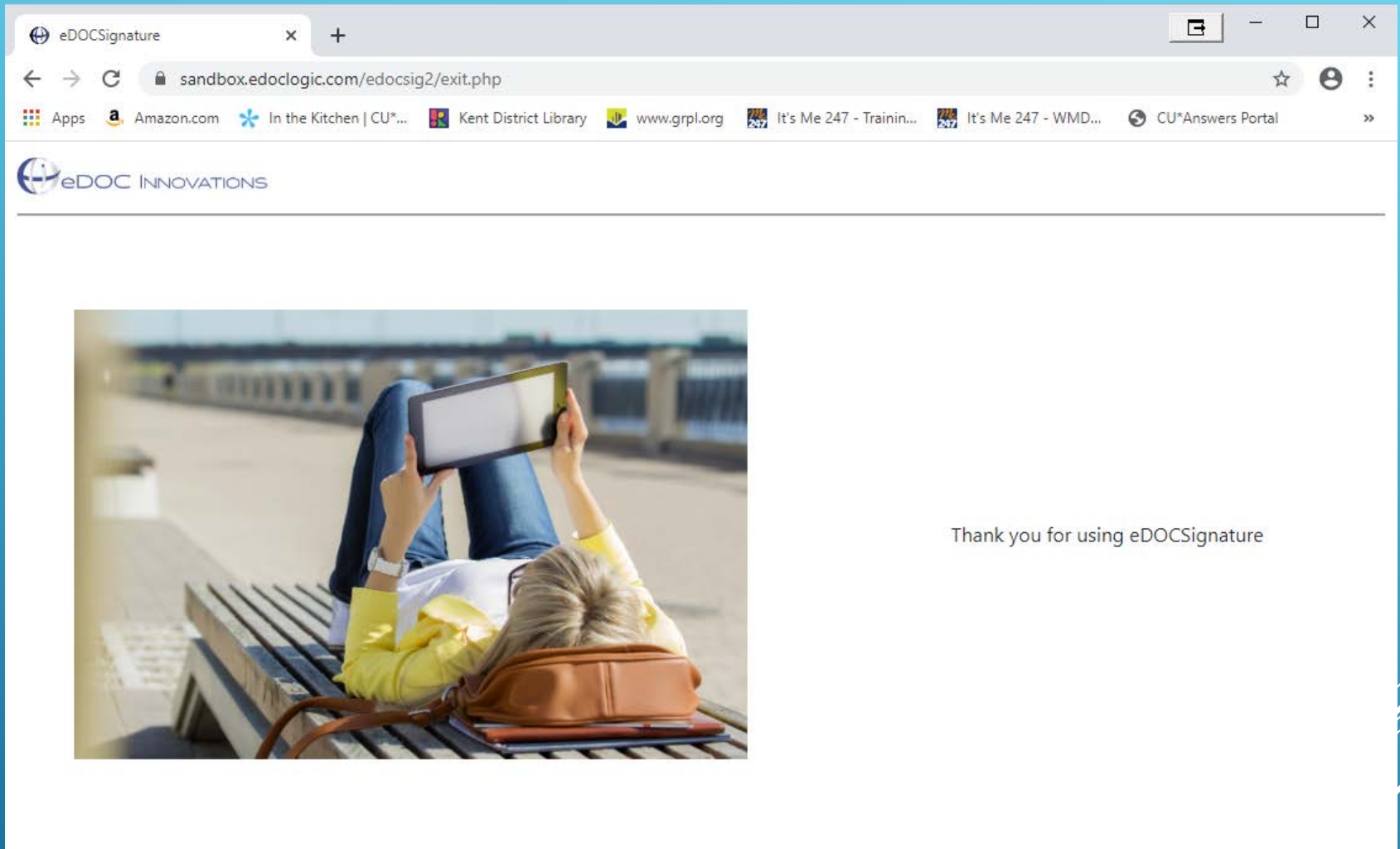
 CUNA Note with data 

Done

Download All Documents

Member can download PDFs of the signed documents as now

ENHANCEMENTS TO THE CURRENT E-SIGN EXPERIENCE



THE VIRTUAL CLOSING ROOM

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



Will be implemented with the 20.07 release.

THE IT'S ME 247 DESKTOP BANKING "VIRTUAL CLOSING ROOM"

The screenshot displays the It's Me 247 Online Banking interface. The top navigation bar includes links for Success CU, HELP, CONTACT US, MANAGE MY SECURITY, and LOGOUT. The main header features the It's Me 247 logo and a banner for "PROTECT YOURSELF FROM OVERDRAFT CHARGES". Below the header is a navigation menu with options like Info Center, My Accounts, New Accounts, Pay & Transfer, My Documents, Personal Finance, and Go Mobile.

The left sidebar shows the user's profile (John Wick), Switch Memberships, Rewards (PLATINUM), and a list of accounts. The main content area displays the "ACCOUNT SUMMARY | I'M A PLATINUM MEMBER" section, which includes a promotional banner for a trip to Cedar Point, a password change reminder, and tables for "Share accounts" and "Loans".

A blue callout bubble points to a pop-up window titled "Virtual Closing Room". The bubble contains the text: "As before, a pop-up window will alert the member about this message when they first log in." The pop-up window itself has a title bar with a close button, a message about eSign documents, and two buttons: "Cancel" and "Go to Message Center".

Share accounts table:

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
100	CHRISTMAS CLUB	\$0.00	\$0.00	1/18/2018	\$0.00
ACCOUNT TOTALS		\$1,051.08	\$1,056.08		\$0.00

Loans table:

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

THE IT'S ME 247 DESKTOP BANKING "VIRTUAL CLOSING ROOM"

The screenshot displays the It's Me 247 Online Banking website. The top navigation bar includes links for Success CU, 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 message dated 03/12/2020 at 3:13:38 PM. The subject is 'Please Sign Your Document'. The message body states: '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:'. A red circle highlights the 'View Document' button. At the bottom of the message, a warning icon and text state: 'This message will be automatically deleted 90 days from when it was read.' A footer note indicates 'Page will timeout in 14:58'.

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. 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 features a "Welcome to the Virtual Closing Room...You Have Documents to Review or eSign" message. It explains the process: "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 welcome message is a section titled "View Or Sign Your Documents" with a sub-header "Required to View/Sign". It lists "Loan and Security Agreements and Disclosure Statement" with a "View" link. A red circle highlights the "View & Sign All" button. Below this button is a "Decline to Sign" button.

The footer contains the It's Me 247 logo, Success CU, Equal Housing Lender and Equal Housing Opportunity logos, and the NCUA logo with 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

§		<input type="checkbox"/> 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 \$ _____		Filing Fees \$ _____	Non-Filing Insurance \$ _____
Late Charge:			
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 ID Number	Type	Value Key Number
			\$ \$ \$
Other (Describe) _____ 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 ("I" means an estimate))			
Itemization 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 _____

LOAN UNLNER
FD-922 (Rev. 10-19-2016)
Use Right Hand Side

Page 1 of 8 N2002-E

Credit Union: _____	Loan No.: _____
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MILITARY LENDING ACT DISCLOSURE S

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, any applicable finance charge, certain application fees, and products sold in connection with the credit transaction; any applicable prepayment penalties; and specified credit transactions or accounts); and any participation in a revolving credit plan (such as a credit card).

Document Viewer

\$ ☐ 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 \$ _____

Filing Fees \$ _____ Non-Filing Insurance \$ _____

Late Charge: \$ _____

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/Mode/Make	Year	ID Number	Type	Value	Key Number
Other (Describe)						
Prize of Shares \$						
See Your contract for the scheduled date						

Amount No. Required Repayment in Full before _____

Estimated Amount Paid Off _____

Amounts Paid to Others \$ _____

Adopted Signature: *Phi*

Your Full Name* Initials*

Phi PP

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 visit the [MDOC Signature Agreement](#).

Adopt & Sign

Go Back

MILITARY LENDING ACT DISCLOSURES

Credit Union Account No. Loan No.

The 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 financing 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).

Cancel Start

Same new
screens and
flow for the
actual signing
steps

How for the digital signing steps

SIGN DOCUMENTS

Required 1 of 8

Date Signature

TAP TO DATE TAP TO SIGN TAP TO DATE

Date Signature Date

TAP TO DATE TAP TO SIGN TAP TO DATE

Witness Borrower 4 Owner of Property

Cancel Next

SIGN DOCUMENTS

12. NOTICE TO 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
12/20/21

Check print
Asset No.
Loan No.

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

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: 09/15/2020

X TFL (Stat)

Borrower 2 Signature Date: 09/15/2020

X TFL (Stat)

Signature Date: 09/15/2020

X TFL (Stat)

Signature Date: 09/15/2020

X TFL (Stat)

☐ Borrower 3

☐ Owner of Property

☐ Witness

☐ Borrower 4

☐ Owner of Property ☐ Witness

Cancel

Finish

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

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

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.

eDOC INNOVATIONS

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

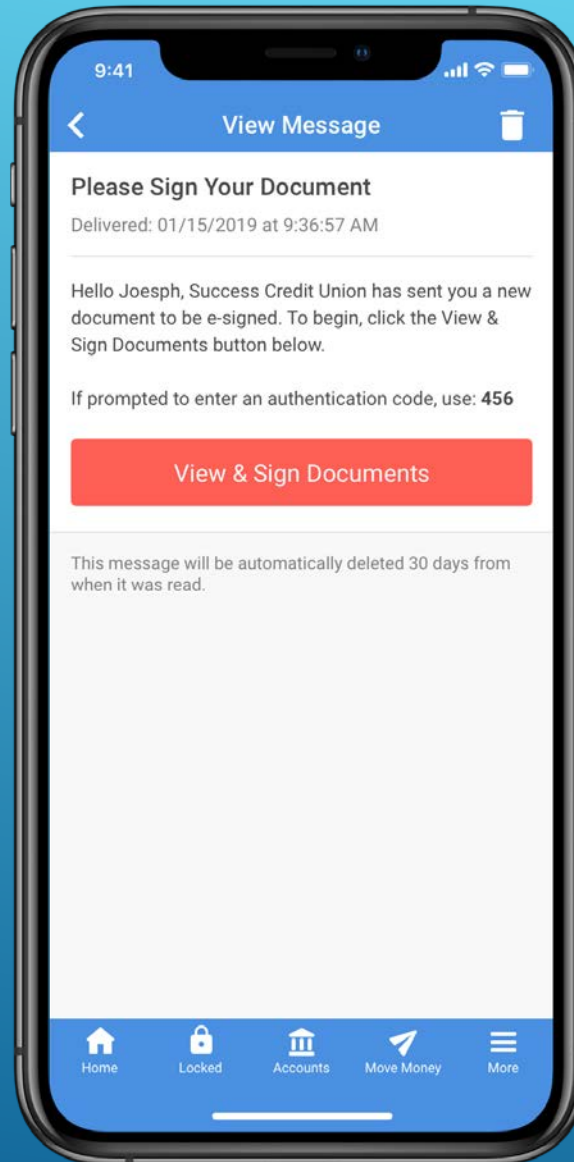
Download All Documents

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).

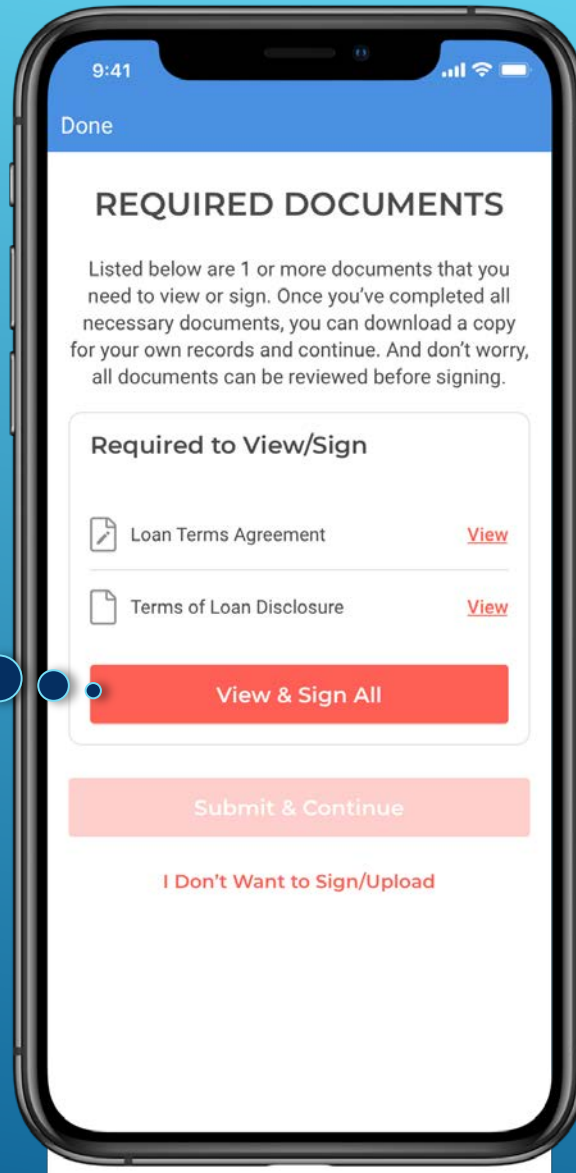
In that case, "Submit & Continue" would proceed to open the new loan and transfer the funds.

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



One-step signature adoption here, too!

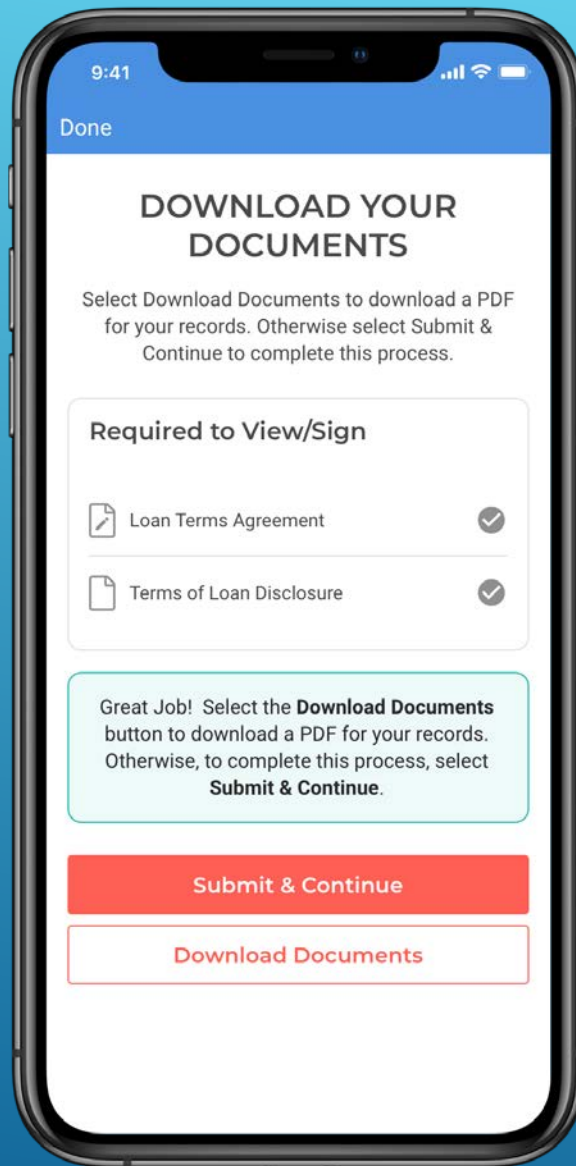


NEW E-SIGN EXPERIENCE FOR MOBILE USERS, TOO



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

NEW E-SIGN EXPERIENCE FOR MOBILE USERS, TOO



INTRODUCING E-SIGNING FOR MOP

WE'RE ADDING E-SIGNING TO THE
ONLINE **MEMBERSHIP OPENING PROCESS**

The screenshot displays the Success Credit Union online membership opening process. At the top, the Success Credit Union logo is visible. Below it, a progress bar shows six steps: Eligibility, Information, Verification, Signature (highlighted with a blue circle and the number 4), Funding, and Credentials. The main content area is titled 'REQUIRED DOCUMENTS' and contains the following text: 'Listed below are 1 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 continue. And don't worry, all documents can be reviewed before signing.' Below this text, there is a section titled 'Required to View/Sign' which lists a document: 'New Member Agreement Form'. To the right of this document is a red 'View' button. The entire interface is set against a green and white background.

Implementation date to be announced.

FORMS CAPABILITIES IN MAP/MOP

CURRENT MAP/MOP FORMS:

- ▶ Created and worked via the Request Center
- ▶ Forms do not auto-fill
- ▶ No support for collecting e-signatures

NOTE: Request Center forms will continue to be available, and can even be combined with e-sign forms if you wish.

NEW E-SIGNATURE FORMS:

- ▶ Programmed using your selected forms by eDOC
- ▶ Data is pulled from the MAP/MOP application
- ▶ Members e-sign and download forms as part of the MAP/MOP flow
- ▶ Completed form is archived in your CU's vault

E-SIGNING WHEN OPENING A MEMBERSHIP ONLINE

Documents will be presented as step 4 in the MOP flow



REQUIRED DOCUMENTS

Listed below are 1 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 continue. And don't worry, all documents can be reviewed before signing.

Required to View/Sign

 New Member Agreement Form

[View](#)

 Direct Deposit Disclosure

[View](#)

[View & Sign All](#)

[Submit & Continue](#)

[I Don't Want to Sign/Upload](#)

Member clicks here to begin

E-SIGNING WHEN OPENING A MEMBERSHIP ONLINE

View Documents

Success Credit Union 134 Chicago Drive SE
Grand Rapids MI 40506
800-327-3478

ONLINE MEMBERSHIP ACCOUNT OPENING

PRIMARY ACCOUNT OWNER

ACCOUNT NUMBER: 110884
EMAIL ADDRESS: testperson@mail.com
LAST NAME: Testperson FIRST NAME: Joseph MIDDLE: D SOCIAL SECURITY #: 640-94-1934
DRIVERS LICENSE NUMBER: A6167249 STATE OF ISSUE: MI DATE OF BIRTH: 6/22/1984 GENDER: ☐ MALE ☒ FEMALE ☐ OTHER
MARITAL STATUS: ☐ MARRIED ☒ UNMARRIED U.S. CITIZEN: ☒ YES ☐ NO MOTHER'S MACKEN NAME: Thompson

ADDRESS INFORMATION

HOME ADDRESS (P.O. Boxes will not be accepted): 553 Cascade Road SE
CITY: Grand Rapids STATE: MI ZIP: 49506 COUNTY: Kent County

CONTACT INFORMATION

HOME PHONE NUMBER: 616-444-5555 WORK: 616-285-5735 EXTENSION: 344 OTHER PHONE NUMBER: 616-555-8888

AGREEMENT FOR RECEIVING ELECTRONIC DISCLOSURES

I specifically consent and agree that you may provide all disclosures, agreements, contracts, periodic statements, receipts, notices, modifications, amendments, and all other evidence of our transactions, and governmental and/or third party notices (such as IRS 1098, 1099, etc.) or notice of the availability of any of the foregoing with me or on my behalf electronically by posting or providing a link to same on the Credit Union's Internet Banking site, by submitting a notice to the e-mail address provided in my Membership Application, or by your using other electronic methods allowed pursuant to applicable laws and regulations to provide electronic records to me. I have a right to receive a paper copy of any of these electronic records if applicable law specifically requires you to provide such documentation. Also, I may withdraw my consent and revoke my agreement to receive records electronically. To request a paper copy or to withdraw my consent and agreement to receive electronic records call, write or e-mail you as set

Start

Adopt Your Signature

Your Full Name*: Anthony E. Stark Initials*: AS
Adopted Signature: Anthony E. Stark Initials: AS

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

Fill & Sign Documents

I specifically consent and agree that you may provide all disclosures, agreements, contracts, periodic statements, receipts, notices, modifications, amendments, and all other evidence of our transactions, and governmental and/or third party notices (such as IRS 1098, 1099, etc.) or notice of the availability of any of the foregoing with me or on my behalf electronically by posting or providing a link to same on the Credit Union's Internet Banking site, by submitting a notice to the e-mail address provided in my Membership Application, or by your using other electronic methods allowed pursuant to applicable laws and regulations to provide electronic records to me. I have a right to receive a paper copy of any of these electronic records if applicable law specifically requires you to provide such documentation. Also, I may withdraw my consent and revoke my agreement to receive records electronically. To request a paper copy or to withdraw my consent and agreement to receive electronic records call, write or e-mail you as set

Start

Fill & Sign Documents

Notice, Funds Availability Disclosure, Electronic Funds Disclosure, Truth-in-Savings Disclosures and Rates and Fees Schedule, and to any 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 some or all electronic services and access to my checking or other account(s) 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.

I also authorize you to check my employment and credit history and to obtain credit reports in connection with this application and from time to time to determine my eligibility for credit union products and services, and I acknowledge that you may share information pertaining to my accounts with credit bureaus and others as allowed under applicable law.

Permission to contact: By providing a wireless telephone number (i.e. cell phone), I consent to receiving calls, including autodialed and prerecorded message calls, from the credit union or any third party working on behalf of the credit union for account servicing and collection activity.

Security Interest: All present and future deposits into my accounts will secure any and all obligations that I owe the Credit Union, including fees and charges as well as loans and credit cards that I have with you.

IMPORTANT NOTICE ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. This means that when you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We will also ask to see your driver's license or other identifying information.

THE INTERNAL REVENUE SERVICE (IRS) DOES NOT REQUIRE MY CONSENT TO ANY PROVISION OF THIS DOCUMENT OTHER THAN THE CERTIFICATION REQUIRED TO AVOID BACKUP WITHHOLDING.

TH Tap to Sign Required 2 of 3 SENT TO ANY PROVISION OF THIS DOCUMENT OTHER THAN

ELECTRONIC SIGNATURE OF PRIMARY ACCOUNT OWNER DATE
X Joseph D. Testperson 2/17/2020

Cancel **Next**

Cancel **Finish**

E-SIGNING WHEN OPENING A MEMBERSHIP ONLINE



Success Credit Union

Eligibility Information Verification **Signature** Funding Credit

DOWNLOAD YOUR DOCUMENTS

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

Required to View/Sign

 New Member Agreement Form	<input checked="" type="checkbox"/>
 Direct Deposit Disclosure	<input checked="" type="checkbox"/>

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

Submit & Continue

Download Documents

Final step lets the member download signed PDFs

Submit & Continue moves on to the next MOP step

THE ROLLOUT PLAN

WHEN WILL THE NEW EDOC E-SIGN EXPERIENCE WILL BE AVAILABLE FOR YOUR CU?

- ▶ New eSign experience for your loan forms via eDOC
 - ▶ Beta-testing: Begins mid-March
 - ▶ Full release to all CUs: April 20th ??
- ▶ New eSign experience via the It's Me 24/7 desktop banking virtual closing room
 - ▶ Beta-test: Begins late March
 - ▶ Full release to all CUs: April 29th ??
- ▶ New eSign experience via the Mobile 4.0 mobile app
 - ▶ Beta-testing: Begins mid-April
 - ▶ Full release to all CUs: April 29th ??
- ▶ New eSign options for MAP/MOP
 - ▶ Beta-testing: Begins late April
 - ▶ Full release: To be announced