
Loan E-Sign 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 disclosures related to your current (and any future) loan transaction 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 addresses listed here:

- 402-564-3253 (Columbus) or 402-371-2242 (Norfolk)
- Fax: 402-562-5936 (Columbus) or 402-371-2622 (Norfolk)
- dalecu@dalecu.com (Columbus) or norfolkmsr1@dalecu.com (Norfolk)

Requesting Paper Copies

Even after consent, you have the right to receive a paper copy of the disclosures 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.

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 above.

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.
- An Internet web browser with capabilities to support a minimum of 128-bit encryption.
- Software which permits you to receive, access, and print Portable Document format or "PDF" files, such as Adobe Reader® version 8.0 and above.

Termination/Changes

We reserve the right, in our sole discretion, to discontinue the provision of your loan transaction information electronically, or to terminate or change the terms and conditions on which we provide loan transaction information electronically. We will provide you with notice of any such termination or change as required by law.

By signing below, I/we consent to receiving disclosures related to our current (and any future) loan transaction electronically.

Borrower

Date

Co-Borrower

Date