

Ent Credit Union Electronic Record and Signature Consent

Scope of Your Consent. By clicking the Consent button, you are expressly consenting to conduct your loan transaction using "Electronic Records" and "Electronic Signatures" as those terms are defined in the Electronic Signatures in Global and National Commerce Act ("E-SIGN"). This consent applies only to Electronic Records and Electronic Signatures related to this loan transaction and the following categories of Electronic Records during the term of the loan:

- Disclosures required by state law including those relating to insurance,
- Disclosures that detail the features of your loan,
- The electronic promissory Note and any applicable addenda, modifications or disclosures
- Information about our privacy policy and other notices required by federal law, and
- Information about additional financial products.

Withdrawing Consent. You may withdraw your consent at any time prior to signing your loan documents by canceling this electronic transaction and selecting an alternative option. You may cancel this electronic loan closing now by clicking the Withdraw Consent option. If you withdraw your consent before we have provided you with the electronic loan documents, the processing of your loan request will require additional time as we transition to paper.

Agreement. You agree that the terms of the electronic promissory Note from Ent Credit Union that you sign electronically will govern your loan rather than any paper copy (except as specifically provided in the electronic promissory Note for electronic note conversion into a paper-based note).

Requirement hardware and software.

Operating Systems:	Windows [®] 2000, Windows [®] XP, Windows Vista [®] ; Mac OS [®] X
Browsers:	Final release versions of Internet Explorer [®] 6.0 or above (Windows only); Mozilla Firefox 2.0 or above (Windows and Mac); Safari [™] 3.0 or above (Mac only)
PDF Reader:	Acrobat [®] or similar software may be required to view and print PDF files
Screen Resolution:	800 x 600 minimum
Enabled Security Settings:	Allow per session cookies

** These minimum requirements are subject to change by DocuSign. If these requirements change, you will be asked to re-accept the disclosure. Pre-release (e.g. beta) versions of operating systems and browsers are not supported.

Print a Copy. Before consenting to conduct your loan closing using Electronic Records and Electronic Signatures, please print or download a copy of this Electronic Record and Signature Consent now to confirm that you can access and retain subsequent Electronic Records, which will

be provided in the same format as this disclosure. If you are unable to print or store this disclosure properly or you do not wish to accept Electronic Records and Electronic Signatures, please click the Cancel button to select an alternative option.

Current e-Mail Address Required. If your e-mail address (username@domain.com) changes, contact us by sending us an email at ConsumerLendingCoordinators@ent.com , calling us at 719.574.1100 or writing us at Ent Credit Union c/o Loan Department, 7250 Campus Drive, Colorado Springs, CO 80920.

Your Consent. By clicking the Consent button below, I understand that I am confirming:

- I have the authority to and do consent to use Electronic Records and Electronic Signatures in place of written paper documents and ink signatures for this loan transaction.
- I consent to execute the Electronic Records related to my loan electronically and understand that these Electronic Records will govern the terms of my loan transaction.
- I am able to view this Electronic Record and Signature Consent. I am also able to download and review files in Adobe Reader.
- I have an account with an Internet service provider and I am able to send e-mail and receive e-mail with hyperlinks to Web sites.
- I am accepting this Electronic Record and Signature Consent with my legally binding signature just as if I had executed this disclosure in paper.
- This Electronic Record and Signature Consent is in a form I can keep for later reference.

Consent Code: 50713

U.S. Patent 6,289,460

U.S. Patent 6,944,648