Online Account Opening E-SIGN Agreement

This agreement is made between you and Blackhawk Community Credit Union and provides you the notification requirements as set out in the federal Electronic Signatures in Global and National Commerce Act ("E-SIGN Act"). After reading and agreeing to these conditions, you will have the opportunity to consent to the electronic delivery of New Account Disclosures more specifically described as the Membership and Account Agreement disclosure, Funds Availability disclosure, Electronic Fund Transfers disclosure, and Privacy Statement. The electronic versions of the New Account Disclosures will hereinafter be referred to as "eDisclosures". You have the option to receive the eDisclosures in paper form, at any time, by request. To request a paper copy of eDisclosures, use the "Contact Us" link on our website www.bhccu.org or telephone us at 800-779-5555 or by mail at PO BOX 5366, Janesville WI 53547.

Please click on the HTML links to review the eDisclosures prior to continuing with your application. In order to retain, you may print

the eDisclosures, or you may select "Save" to retain a copy on your personal computer or device. If you are working on a public computer, always print a copy for your records.

If you do not want to receive eDisclosures electronically, you should exit this application and contact us to open an account in person. If you do not consent to receiving the eDisclosures, you will not be able to open your account via our digital account opening. To receive the eDisclosures you must have the following equipment and software:

- A personal computer or other device with sufficient speed and electronic storage capacity, operating system, and telecommunication connections to the Internet. Your access to this page verifies that your system/device meets these requirements.
- We require the use of a secure browser to access your account online. Your browser must be equipped with SSL (Secure Socket Layer) with a 128-bit or higher encryption algorithm to communicate with our servers. SSL protects against eavesdropping and data tampering during transmission. To check the security status of a web page, look at URL in your browser window. You will see an "s" added to the familiar "http." This indicates that SSL is in effect for the current page.
- You must have Adobe Acrobat Reader®* version 8.0 or higher. To download the latest version of Adobe Acrobat Reader®, click here. Your access to this page verifies that your system/device has the necessary software to permit you to receive and access PDF files.

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Your consent to receive eDisclosures at this time does not require you to receive eDisclosures in the future. You may sign up for eDocuments once you have enrolled in Blackhawk Community Credit Union's Digital Banking. More information can be found on our website at www.bhccu.org