

# **e-Signature Disclosure and Agreement**

**This e-Signature Disclosure and Agreement (“Agreement”)** contains important information about your legal rights. Certain laws require us to provide specific information to you in writing, which means you have a right to receive that information in paper. In connection with this online membership application, we may provide such information to you electronically if you consent to receive such information electronically in accordance with this Agreement. Your consent will apply to all disclosures, notices, agreements, undertakings, fee schedules, records, documents or other information (collectively, “Disclosures”) that we provide to you in connection with your online membership application through our website or mobile application. Your consent will also apply to all types of accounts that you apply to open through this online application and to any other person named on your accounts and related services, subject to applicable law.

Submitting your membership application through our website, mobile application, or through any devices in our branch location constitutes your electronic signature. Any record containing an electronic signature shall be deemed for all purposes to have been “signed” and will constitute an “original” when printed from electronic records established and maintained by us or our agents in the normal course of business. Upon our request, you agree to manually sign or place your signature on any paper original of any electronic record that we may provide to you. Further, you agree that no certification authority or other third party verification is necessary to confirm the validity of your electronic signature; and that the lack of such certification or third party verification will not in any way affect the enforceability of your signature or any resulting contract between you and us.

## **Accessing Disclosures**

We may deliver Disclosures by any of the following means: (i) through this online application, which may be styled as a pop-up or click-through disclosure; (ii) to your designated email address; (iii) via our mobile application(s); or (iv) by requesting that you download a PDF file that contains the Disclosure.

## **Hardware and Software Requirements**

To use your electronic signature to submit your online membership application, you will need an Internet connected computer with current web browser such as Google Chrome, Microsoft Edge, Mozilla Firefox, or Apple Safari. You must also have Cookies and Javascript enabled, plus Adobe Acrobat Reader. Access to a printer and/or the ability to download information is recommended.

## **Acceptance**

Your consent to use your electronic signature to apply for Membership and open account(s) with us is limited only to this online membership application.

**Withdrawing Consent**

You have the right to withdraw your consent at any time prior to the completion of this application process by exiting the application.

**Non-Acceptance**

If you do not consent to provide your electronic signature, you will not be able to use this online application. Contact us for more information on how to apply in person at one of our branch locations.

**Contact Us**

If you have questions about the hardware or software requirements, consent withdrawal or non-acceptance, or to request a copy of your electronic signature and consent, contact Member Services via one of the following:

- Call (800) 772-4000 or (818) 772-4000, or
- Email us at [notify@PremierAmerica.com](mailto:notify@PremierAmerica.com), or
- Send us a Secure Message by logging into Online Banking at [PremierAmerica.com](https://PremierAmerica.com), or
- Write: Premier America Credit Union, Attn: Member Services, P.O. Box 2178, Chatsworth, CA 91313-2178

**PREMIER AMERICA**  
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