



Electronic Consent and Agreement

By clicking the "I AGREE" button, you consent to the terms of this Agreement, and choose to conduct this transaction electronically, receive documents and disclosures electronically and be legally bound by use of your electronic signature in connection with your loan transaction. You also consent and agree to the use of electronic records and electronic signatures instead of written documents and handwritten signatures, as applicable with regard to your loan transaction.

Electronic Signature

By accepting this Agreement, you consent and agree that your use of a key pad, mouse or other device to select an item, button, icon or similar action in regards to any documents or disclosures presented while completing a loan application, constitutes your signature as if actually signed by you in writing (electronic signature).

In some cases, your electronic signature may be represented by your type written name or initials electronically placed on the documents and disclosures. Your electronic signature, whether expressed by process or symbolically or both, is hereby adopted by you and represents your intent to acknowledge or sign, as applicable, the documents and disclosures related to your loan application. Further, you agree that no certification or other verification is necessary to validate your electronic signature and that the lack of such certification or verification will not in any way affect the enforceability of your signature or any resulting contract between you and O Bee Credit Union.