

ESIGN DISCLOSURE

Electronic Signature and Consent to Conduct Business Electronically

This disclosure provides important information required by the Electronic Signatures in Global and National Commerce Act (E-SIGN Act.) By clicking on the "I agree" button, you consent to open an Alliant account(s) by using your electronic signature. You consent to conduct business electronically regarding membership in Alliant Credit Union and the opening of various accounts within that membership.

Technical requirements - To use this process to open your account(s) and to access and retain electronic records, you will need Microsoft Internet Explorer 5.5 or Netscape 6.01 or higher. You must also have access to a printer and/or the ability to download information, in order to keep copies of the electronic agreements and disclosures for your records.

Paper copies of electronic records - If at anytime you wish to obtain a free copy of your electronic signature and consent to open account(s) and enrollment agreement, click on the "print" button or contact us at 800-328-1935.

Non-Acceptance - If you do not provide your electronic signature and consent to conduct business electronically, your account will be unable to be opened.

Communication - In order to communicate with you regarding your account you must provide your e-mail address. It is your responsibility to update Alliant regarding any changes to your e-mail address.

Applicability - Your electronic signature and consent to conduct business electronically applies to the opening of your accounts only. By agreeing, you are providing Alliant with your electronic signature and consent to open your account(s) electronically.

Withdrawing Consent - You have the right to withdraw your consent to conduct business electronically. If you select this option, your access to online banking will be terminated. To re-enroll, you will need to meet eligibility requirements. You may withdraw your consent by contacting Alliant at 800-328-1935.

You further acknowledge that by accepting this agreement, you will have access to your authorized Alliant accounts through all electronic means offered by Alliant. You further acknowledge that a VISA® Debit Card or Convenience Card will be issued to the checking or savings account if you selected it and qualify. You authorize joint applicant access to member savings through VISA® Debit Card or Convenience Card transactions and/or Overdraft Protection, if applicable. If you do not select or qualify for a checking account, your initial deposit will be deposited into your savings account. You understand and agree that Alliant may restrict and/or terminate your access to any electronic services at any time where we reasonably deem it necessary to prevent a loss to us; if you do not pay any fee when required; you do not comply with the agreement governing your deposit or loan accounts; or your account(s) are not maintained in good standing.

By consenting to this agreement, you understand that you are applying for current and future electronic services that may be offered by Alliant. You agree and understand that if approved for membership, you are contractually liable according to the applicable terms of the Alliant Credit Union Account Agreement and Disclosures, the Fee Schedule, and all terms and amendments Alliant makes from time to time that are incorporated herein. You acknowledge receiving a copy of the Account Agreement and Disclosure and Fee Schedule and promise to pay all amounts charged to your account according to the terms. If you add joint owners to your account(s) at Alliant, you agree that such liability is joint and several. You understand that you will be liable for any advances, transactions, or money requested by any joint owner(s). You understand that any card, Personal Identification Number (PIN) or other electronic access you request, provide, or otherwise make available for your joint owner(s) or co-trustee(s) will allow them access to funds and/or information on accounts which they may not be a joint owner. If you wish to revoke this authorization, you will notify Alliant immediately and agree to change your PIN or other electronic services as required by Alliant.