



## **CONSENT TO CONDUCT BUSINESS ELECTRONICALLY**

### **Signature & Enforceability**

By clicking “I agree” below, you agree to access the online membership application, agree to the terms and conditions provided herein, and agree that your clicking of “I agree” constitutes your valid electronic signature. Any claim or disputes arising hereunder shall be construed in accordance with and governed by the Laws of the State of Arkansas. If you do not click “I agree” below, then the new membership/account application must be submitted outside of this online application service, such as in-person at a branch location or by telephone through our contact center.

### **Consent to Conduct Business Electronically**

By clicking “I agree” below, you agree and consent to conduct business electronically with Arkansas Federal and to execute documents or agreements related to a new membership or other new accounts with Arkansas Federal using electronic signatures. Business may be conducted electronically via this online application service, our website, email, or by any other electronic means. You also consent to submitting, via electronic means, documents, agreements, applications, or requests related to a new membership or other new accounts. You further consent to receive and access all disclosures, agreements, and communications electronically, including but not limited to: Terms and Conditions Disclosures for account products, Electronic Funds Disclosure, Availability Policy, Truth-in-Savings Disclosure, Truth-in-Lending Disclosure, Privacy Policy and Fee Schedule.

You agree that when your electronic signature is applied to this Agreement and other documents or agreements with Arkansas Federal, you are bound with the same force and effect as if you had signed your name on paper by hand.

You understand that even though you have provided this consent, Arkansas Federal may at its option deliver any documents, notices, or other communications to you in paper and may require that certain communications from you be delivered to Arkansas Federal in paper format. You may obtain paper copies of any agreements or disclosures by contacting Arkansas Federal using the information below:

Write To:           Arkansas Federal Credit Union  
                          PO Box 24410  
                          Little Rock, AR 72221-4410

Telephone:        800-456-3000

You agree to keep Arkansas Federal updated of any changes to your contact information, including your email address and other electronic contact information. Arkansas Federal is only required to

communicate with you using the most recent contact information provided. We may require changes to contact information to be in writing.

### **Access Requirements**

You represent that you have the ability to access and retain communications electronically. You must have internet access and an Internet browser that is both TLS 1.2 and 128-bit SSL encryption capable, such as Internet Explorer, Google Chrome, Firefox, Microsoft Edge, and Safari (Mac OS). The most recent supported version of this browser should be used.

Adobe Acrobat Reader or similar software may be required to view and/or print the PDF files and your device should be utilizing a current operating system such as Microsoft Windows (versions still supported by Microsoft), Mac OSX (versions still supported by Apple), Android version 6.0 and above, and Apple iOS (the most recent supported versions). You must also have an email account capable of receiving communication from us. You agree to print or save all documents, agreements and communications for your records.