E-Sign Disclosure and Agreement

University of Kentucky Federal Credit Union is pleased to offer at its discretion the option of electronically receiving certain disclosures or documents in conjunction with your application for credit/membership with us. You will have the opportunity to complete an E-Sign Agreement for each new loan/membership application you submit to us. The disclosures we may send electronically are covered under all Federal and State Regulations.

Requirements for E-Sign Documents:

- You will need a valid email address to receive electronic disclosures. It will be your responsibility to notify us if you change that email address in the future.
- You will need a computer/mobile device with the capability to access the internet.
- If you would like to consent to receive electronic disclosures, loan/membership documents, and appraisals, if applicable.
- You can withdraw or change your consent for electronic documents for this application or request paper copies of any documents you receive electronically, at any time by calling the branch where you applied or be emailing us.
- The Credit Union is not responsible for software capabilities. Make sure your computer/mobile device is up to date with the appropriate software.

Note: By agreeing to this E-Sign Disclosure and Agreement does not replace or alter any E-Sign elections you may have made for University of Kentucky Federal Credit Union’s online banking services.

I have read and understand the requirements above and agree to receive loan and membership disclosures/documents and appraisals, if applicable, at the discretion of the University of Kentucky Federal Credit Union.

An agreement for your signature will accompany your documents. If you are submitting credit request via mobile or our website, by proceeding with your application for credit, you are agreeing to these terms and conditions in advance.