



## Electronic Communication and Signature Disclosure

This Electronic Communications and Signature Disclosure (“Disclosure”) contains important requirements related to your use of SIGNiX products and services (the “Service”). You should download and store a copy of this this Disclosure and all documents provided to you in electronic format.

**1. Electronic Signatures.** The Electronic Signatures in Global and National Commerce Act (“ESIGN”) grants legal validity and enforceability to electronic signatures and records such that an electronic signature is the legally binding equivalent of a handwritten signature. However, this validity does not extend to documents related to certain areas of the law, including but not limited to certain documents related to: (a) probate; (b) domestic law; (c) state commercial law; (d) official court documents; (e) termination or cancellation of utilities; (f) defaults, evictions, foreclosures, and similar issues in real property; (g) cancellation of health insurance or health or insurance benefits; (h) product recalls; or (i) hazardous materials. You should seek legal advice if you have questions about the validity or enforceability of an electronic signature in any particular circumstance.

**2. Consent.** In order to use the Service, you must affirmatively consent to conduct electronic transactions and receive electronic communications related to that particular transaction. Your consent is provided on a transaction-by-transaction basis and includes your consent to: (a) send and receive documents electronically; (b) conduct business and complete transactions electronically; (c) receive all communications related to your use of the Services through electronic means.

**3. Declining or Withdrawing Consent.** You may decline to receive electronic communication and conduct electronic transactions; however, you will not be able to use the Service. To decline consent, close this document and check “decline” on the following page. You may withdraw consent to receive electronic communication and other electronic information from us. If you withdraw your consent, we will mail you paper copies of any additional communications that we are required to make after the withdrawal of your consent; however, the withdrawal of your consent will not affect the legal validity or enforceability of prior electronic communications or transactions conducted through the Service.

**4. Access; Copies.** An electronic version of the signed transaction document and a record of the process used to sign the document (otherwise known as an audit trail) will be available to you for review at the end of the signature process. Your agent or representative may provide printed copies of such document or email the document to you as one or multiple attachments.

**5. Service Information and System Requirements.** To receive electronic communications and conduct electronic transactions, the following system requirements must be met:

5.1 Hardware and Software Requirements. There are certain hardware and software requirements for you to be able to access or retain the signed documents in electronic form. An email address and access to the Internet is required; Broadband is recommended. Access to a mobile phone with SMS text message capability may be required in certain circumstances for authentication purposes (text messaging charges are described in more detail below). Access to a printer is recommended should you need to print electronic documents. You are responsible for configuring your system to accommodate the requirements listed in this Section 15.1. The requirements as of January 2021 are as follows:

**Supported Computer and Mobile Device Operating Systems:**

- Windows 7 and above
- MacOS X High Sierra and above (supporting Safari as below)
- iOS - latest version and two prior versions
- Android - latest version and two prior versions

**Supported Web Browsers and Requirements:**

- Microsoft Internet Explorer, version 11.0
- Microsoft Edge (both original and new version based on Chromium, 2020 release)
- Google Chrome, latest version and two prior versions. See below on opening PDFs in Chrome
- Mozilla Firefox, Extended Support Release. See below on opening PDFs in Firefox
- Safari, version 11 or higher
- Cookies & JavaScript enabled

*Note that other browser configurations may work but have not been specifically tested nor approved for use.*

**PDF Viewers:**

- For the best experience viewing and printing digitally signed, electronic documents, you should use Adobe Acrobat or Adobe Reader version 9.1 or higher.

*Note that browser-dependent PDF viewers for Firefox and Chrome, as well as Preview on OS X and iOS may display the signature but will not display the tamper-evident seal. Be sure to view documents in a compliant PDF viewer such as Reader, Acrobat, Nitro Reader, or Fox-It Reader.*

5.2 Document Rendering. When you receive electronic documents that may require signatures, we employ a two-part document delivery process. Documents shown in the web browser are a rendering of

the actual document. This rendering looks the same as the original but has added features that facilitate the online viewing and signing process. If you indicate that you want to sign the document after viewing this rendering, your electronic signature will be created on the actual document. If other parties have already signed the document, the rendering will show images of the existing signatures. In rare cases, these signature images may not reflect the current signature status.

5.3 Archive Copies. If you want to determine the current signature status or save a copy of the actual document for your records, a link is provided for you to obtain an 'archive copy.' An archive copy is a full copy of the actual document, containing complete electronic signatures. After all parties involved in the delivery and signing process have performed their actions, you will be notified by email and will have an opportunity to download fully executed archive copies for your records. You may also be able to obtain an archive copy from the creator of the document or transaction by contacting your agent or representative.

5.4 Text Messaging. The organization sending you a document(s) to be signed may send a text message with a one-time password to your mobile phone to verify your identity for the purposes of specific transactions. Any text messages received by you are subject to standard text messaging rates and may count towards a monthly quota as any other messages do. Be aware that standard text messaging rates may apply. Text messaging rates can be obtained through your mobile provider.

**6. Consent.** By closing this Disclosure and choosing “Accept” on the following page, you agree to receive electronic records according to the process described herein, and you confirm that you are able to access all of the disclosures, records, and other information provided to you in electronic form. If you do not agree to conduct electronic transactions or receive electronic communications, close this Disclosure, choose “Decline,” and do not access or use any part of the Service.

If you provide consent, a digital signature or notarization process (as applicable) will begin. This will enable you to view, print, and download documents delivered to you in a secure environment. A digital certificate will be employed if a signature is requested. If you print or download any confidential material, be sure to store it securely just as you would with a paper-based record.