

# Corduro E-Sign Agreement

Version 03.10.2012

This Corduro E-Sign Agreement ("Agreement") is a legal agreement between you ("you," "your", "Member", "User", "Applicant") and Corduro, Inc. and/or its affiliates ("Corduro," "we," "our" or "us") and you consent to receive disclosures and other information electronically.

## Important Notice

In order to enroll for a Corduro Account as defined in the Corduro Member or User Agreement, Corduro must provide certain disclosures required by law. Corduro can only provide these disclosures electronically if the applicant consents.

### 1. Definitions

In this E-Sign Consent, the following definitions apply: "I" and "me" mean the person who is applying to establish a Corduro Account. "You" means Corduro and any person, company, bank or financial institution that is an assignee of Corduro's rights.

### 2. Consumer Consent

By checking the "I agree to have agreements and other disclosures presented to me electronically," which I hereby adopt as my electronic signature, I consent and agree that:

- a. You may electronically provide me with agreements, disclosures and other information required by law regarding my legal rights and duties.
- b. My electronic signature on agreements and documents has the same effect as if I signed them in ink.
- c. You can send all communications, billing statements and disclosures, including, as applicable, but not limited to, this Corduro E-Sign Consent, the Corduro Privacy Policy, the Corduro Member Agreement, the Corduro Authorized User Agreement and the Corduro Organizational Services Agreement, or other agreements required to use the Services (collectively defined as "Disclosures") to me electronically (1) via e-mail, (2) by access to a web site that we designate in an e-mail notice we send to you at the time the information is available, or (3) to the extent permissible by law, by access to a web site that we will generally designate in advance for such purpose.
- d. If I want a paper copy, I can print a copy of the Disclosure or download the information for my records.
- e. This consent applies to this application and Account, to all future Disclosures on this Account, to all future transactions in which I use Corduro or with you, at any time, and to other Disclosures that you provide to me by email, unless I have, prior to such transaction, withdrawn my consent by the procedure mentioned below.

### 3. What I Will Need

I understand that in order to access and retain the electronic Disclosures I will need the following:

- a. A computer with an Internet connection.
- b. A current web browser that includes 128-bit encryption. (Minimum recommended browser standards are Microsoft Internet Explorer version 6.0 and above, Firefox version 1.5 and above, or Safari 2.0 and above.) The browser must have cookies enabled.
- c. A valid email address.
- d. Sufficient storage space to save past Disclosures and/OR an installed printer to print them.
- e. If I use a spam filter that blocks or re-routes emails from senders not listed in my email address book, I must add noreply@corduro.com to my email address book.

#### **4. Requesting Paper Documents and Withdrawing Consent**

I understand that I may request paper copies of the Disclosures within 180 days of the date of the Disclosure, and that you will provide them to me by mail at no charge. I understand that I have the right to receive these Disclosures in paper form and that I may withdraw my consent by signing into Corduroup.com and going to "Settings" and selecting the option to withdraw my consent. I can also request paper copies and/or withdraw consent by contacting you at:

ExelaPay  
Customer Support  
2701 E. Grauwylar Road, MS369  
Irving, Texas 75061

Any withdrawal of my consent to receive electronic Disclosures will be effective only after you have a reasonable period of time to process my withdrawal.

#### **5. Updating Email Address**

At any time, I can update the email address to which you will send alerts that my Disclosure is available. I can change my email address by signing into Cordruoup.com and going to "Settings." I can also do this by contacting you at:

ExelaPay  
Customer Support  
2701 E. Grauwylar Road, MS369  
Irving, Texas 75061

#### **6. Signature Image**

You agree that we may capture and store an image of your signature and use said image on agreements, documents, and authorizations, including but not limited to a payment transaction, in accordance with this Agreement.

#### **7. Legal Effect**

By consenting, I agree that electronic Disclosures have the same meaning and effect as if you provided paper Disclosures to me. When you send me an email or other electronic notification alerting me that the Disclosure is available electronically and make it available online, that shall have the same meaning and effect as if you provided a paper Disclosure to me, whether or not I choose to view the Disclosure, unless I had previously withdrawn my consent to receive Disclosures electronically.

## **8. General**

I understand and agree that you reserve the right to cancel this electronic Disclosure service, change the terms of use of this service or send Disclosures in paper form at any time. I understand and agree that you are responsible for sending notice of the Disclosures to me electronically including at the email address I have provided, but are not responsible for any delay or failure in my receipt of the email notices.

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