

## **E-SIGN DISCLOSURES AND CONSENT**

Please read this Federal Electronic Signatures in Global and National Commerce Act (“E-Sign”) Disclosure and Consent and keep a copy for your records. By checking the boxes on this website, purchasing a credit report, or enrolling in our credit repair services, you hereby consent to the electronic delivery of the following documents (hereafter referred to as the Documents): a TransUnion credit report, the National Credit Advisors (NCA) Agreement, cancellation notices, Federal Disclosures, State Disclosures (where applicable), Limited Designation of Attorney, Limited Designation of Agency (where applicable), Terms and Conditions, Privacy Terms, Authorization to Obtain information on your personal credit history from TransUnion, Equifax, and/or Experian credit reporting agencies, and any other documents, related to this transaction and future transactions with NCA. You also agree that we do not need to provide you with additional paper (non-electronic) copies of the Documents, unless specifically requested by you unless required by state or federal law. Once you consent to receive the initial disclosures, agreements, and notices electronically, you may request paper copies, which will not result in an additional fee. You may request paper copies of the Documents by emailing [support@nationalcreditadvisors.com](mailto:support@nationalcreditadvisors.com) or writing us at 15350 Sherman Way, suite 255, Van Nuys, CA 91406

### **Electronic Delivery of Disclosures and Notices:**

In order to use the Client Relationship Manager (CRM) and to access, receive and retain the Documents, you must provide, at your own expense, an Internet connected device that is compatible with NCA’s CRM. Your device must meet the minimum requirements outlined below. You also confirm that your device will meet these specifications and requirements and will permit you to access and retain the Documents electronically each time you access and use the CRM.

Please click on the HTML links to review the Documents prior to continuing with your application. In order to retain, you may print the documents by selecting “Download”. Select your printer and click on OK or select Save to retain a copy on your PC. If you are working on a public computer, you should not engage in online account opening. If you do not want to receive the Documents electronically, you should exit this area of our website. If you do not consent to receiving the Documents electronically, you will not be able to access CRM through our website.

### **System Requirements to Access Information to receive an electronic copy of the Documents you must have the following equipment and software:**

- A personal computer or other device which is capable of accessing the Internet. Your access to this page verifies that your system/device meets these requirements.
- An Internet web browser which is capable of supporting 128-bit SSL encrypted communications, which requires a minimum web browser version of Microsoft® Internet Explorer version 6.0 (available for downloading at <http://www.microsoft.com/windows/ie/downloads/default.asp> and your system or device must have 128-bit SSL encryption software. Your access to this page verifies that your browser and encryption software/device meets these requirements.
- You must have software which permits you to receive and access Portable Document Format or “PDF” files, such as Adobe Acrobat Reader® version 8.0 and above (available for downloading at <http://www.adobe.com/products/acrobat/readstep2.html>).

Your access to this page verifies that your system / device has the necessary software to permit you to receive and access PDF files.

**Withdrawal of Electronic Acceptance of Disclosure/ Request for Paper Copies:**

You may withdraw your consent to receive statements in electronic form for any of your Accounts, or request paper copies of any records which you previously received electronically, by contacting us via email using the "Contact Us" form on our website [www.nationalcreditadvisors.com](http://www.nationalcreditadvisors.com), by calling us at 888-316-9237, or by mailing us at 15350 Sherman Way, Suite 255, Van Nuys, CA 91406

A withdrawal of your consent to receive electronic statements and disclosures will only be effective after we have a reasonable period of time on not less than 5 business days to process your withdrawal.

**How to Update Your Records:**

It is your responsibility to provide us with an accurate email address, contact information, and other information related to this Disclosure and your Account, and to maintain and promptly update any changes in this information. You can update such information at our website [www.nationalcreditadvisors.com](http://www.nationalcreditadvisors.com), by calling us at 888-316-9237, or by mailing us at 15350 Sherman Way, Suite 255, Van Nuys, CA 91406

### FCRA Disclosure

By stating "I AGREE", or by executing this authorization, you are providing National Credit Advisors ("NCA") with written authorization and written instructions under the Federal Credit Reporting Act ("FCRA") to obtain your personal credit history or information from your personal credit history from TransUnion, a credit reporting agency as defined by the FCRA.

You authorize NCA to obtain your personal credit information to confirm your identity, identify inaccurate and or obsolete accounts within your personal credit information for purposes of disputing those accounts, for your own use, monitor your credit information for any changes while you are actively engaging NCA's services. By stating "I AGREE" or by executing this authorization, you accept the Terms and Conditions, including, without limitation, the E-SIGN disclosures and consent and terms of NCA's Privacy Policy.

**By clicking "I AGREE" you authorize NCA to immediately request a copy of your credit report from TransUnion, a credit reporting agency as defined by the FCRA.**