 Date Completed: 12/16/16

E-SIGN Questionnaire

**Auditor:** «eaname»

**Interviewee Name and Title:** «ename»

***Electronic Disclosures***

* Have there been any changes in hardware/software requirements since our last review?

«e1»

***Online Account Opening***

* Who receives the electronic applications?

«e2»

* What is the process following the receipt of an electronic application?

«e3»

* What is mailed to the customer following account opening?

«e4»

***Online Loan Applications***

* Which types of loan products may an applicant submit an application for online?

«e5»

* How are disclosures distributed (Online and Paper?)

«e6»

* At what point are the E-Sign disclosures provided?

«e7»

* What is the process for submission and processing for an online consumer loan application?

«e8»

* What is the process for submission and processing for an online home equity application?

«e9»

* What is the process for submission and processing for an online mortgage loan application?

«e10»

***E-Statements***

* Do customers have to be enrolled in online banking to receive e-statements?

«e11»

* May a customer enroll in e-statements at the time of enrollment in online banking or at a later date?

«e12»

* What is the process for enrollment?

«e13»

* How may a customer terminate receipt of e-statements?

«e14»

* What is the process to un-enroll a customer from e-statements?

«e15»

* Does the Bank notify the member when the member has been removed from e-statements?

«e16»

* If an existing customer opens a new account and has previously enrolled in e-statements, will the new account automatically be added to the list of accounts to receive e-statements?

«e17»

* + If no, how is this performed?

«e18»

* Is the customer sent an email notifying them that a new statement is ready?

«e19»

* What is the process in the event that the Bank sends the member and the email bounces back?

«e20»

* Who is responsible for contacting the customer?

«e21»

* What is the process if this occurs the following month?

«e35»

* Is it the customer’s responsibility to notify the Bank of a change in email?

«e22»

* Is the Bank liable for non-receipt of email notifications due to an invalid email address?

«e23»

* Did the Bank have a change in hardware or software requirements during our scope period that would require the member to re-consent to having e-statements?

«e24»

***UETA***

* Does the Bank retain any electronic records obtained from solicitation of services online through the Banks website?

«e25»

* + Deposit Accounts retained where?

«e26»

* + EStatements retained where?

«e27»

* Does the Bank obtain all signature cards and documentation completed by the customer for an online account?

«e28»

* Does the Bank retain the front and back copies of checks as required?

«e29»

* Does the Bank ever have errors in transmission when distributing e-statements?

«e30»

* + If yes, is notification received?

«e31»

* Is a second attempt at transmission performed?

«e32»

* + If no, what is the process?

«e33»

* Does the Bank obtain all paper records such as loan applications that were produced as a result of an electronic loan application?

«e34»