

## SEND/DIRECT INQUIRIES TO:



P.O. Box 2945  
Phoenix, Arizona 85062-2945  
DesertFinancial.com  
(602) 433-7000 • (800) 456-9171

Account No.	Statement Period	Page
1400775346	06/01/22 Thru 06/30/22	1 of 1

## ACCOUNT SUMMARY

Business Membership Savings	\$	0.00
Business Checking	\$	0.00

Moms Club Of Vistancia  
29067 N 124th Ln  
Peoria AZ 85383-7283

Get MORE with a  
home loan from  
Desert Financial.

Get up to  
**\$5,000<sup>1</sup>**  
closing cost credit



## 0000 Business Membership Savings

Beginning Balance	+ Credits	+ Dividends	- Debits	- Service Charges	Average Balance	Ending Balance	YTD Dividends
\$ 120.24	\$ 0.00	\$ 0.00	\$ 120.24	\$ 0.00	\$ 43.41	\$ 0.00	\$ 0.05

Trans. Date	Credit	Debit	Balance	Transaction Description
06/01/22			120.24	Balance Forward
06/11/22		-95.24	25.00	Mobile banking Withdrawal Transfer to Share 0400 Mobile banking
06/15/22		-25.00	0.00	Check Withdrawal

## 0400 Business Checking

Beginning Balance	+ Credits	+ Dividends	- Debits	- Service Charges	Average Balance	Ending Balance	YTD Dividends
\$ 431.56	\$ 95.24	\$ 0.00	\$ 526.80	\$ 0.00	\$ 214.09	\$ 0.00	\$ 0.00

Trans. Date	Credit	Debit	Balance	Transaction Description
06/01/22			431.56	Balance Forward
06/11/22	95.24		526.80	Mobile banking Deposit Transfer from Share 0000 Mobile banking
06/15/22		-526.80	0.00	Check Withdrawal

<sup>1</sup>Participation in the Real Estate Broker Program is voluntary. Desert Financial Credit Union and its subsidiary Define Mortgage Solutions LLC do not receive any benefit, monetary or otherwise, from the Participating Broker under this program. Participating Brokers are non-affiliated third parties of Define Mortgage Solutions LLC and Define Mortgage Solutions LLC makes no warranties or representations about the service provided by the Participating Brokers. To participate in this program, the member does not have to finance the mortgage loan with Define Mortgage Solutions LLC. Amount of credit will vary and is based on 25% of the buyer's agent's commission up to a maximum of \$5,000. For full program details, see the Real Estate Broker Program Notice. Mortgage loans are offered by Define Mortgage Solutions, LLC, NMLS ID #1761612, a subsidiary of Desert Financial Credit Union. BK#0949053

Ownership Of Savings Accounts Shown On This Statement Is Non-Transferable Except On The Books Of This Credit Union. Notice: See Enclosure For Important Information Regarding Your Rights To Dispute Billing Errors And/Or Regulations.



## Electronic Record and Signature Disclosure



### Certificate Of Completion

Envelope Id: FE3AD7DE0A3E4CB3A310CB937631F68E

Status: Completed

Subject: Requested Documents for Serra Gibbs

Member Identifier: 1400775346

Source Envelope:

Document Pages: 4

Signatures: 0

Envelope Originator:

Certificate Pages: 4

Initials: 0

Member Experience Center

AutoNav: Enabled

PO BOX 2945

Envelopeld Stamping: Enabled

Phoenix, AZ 85034

Time Zone: (UTC-07:00) Arizona

mxcdocusign@desertfinancial.com

IP Address: 8.10.179.74

### Record Tracking

Status: Original

Holder: Member Experience Center

Location: DocuSign

7/12/2022 10:39:54 AM

mxcdocusign@desertfinancial.com

### Signer Events

Signature

Timestamp

### In Person Signer Events

Signature

Timestamp

### Editor Delivery Events

Status

Timestamp

### Agent Delivery Events

Status

Timestamp

### Intermediary Delivery Events

Status

Timestamp

### Certified Delivery Events

Status

Timestamp

Serra Gibbs

serralanzezio@gmail.com

Security Level: Email, Account Authentication  
(None), Access Code

**VIEWED**

Sent: 7/12/2022 10:39:54 AM

Viewed: 7/12/2022 10:40:48 AM

Using IP Address: 72.208.47.192

### Electronic Record and Signature Disclosure:

Accepted: 7/12/2022 10:40:48 AM

ID: 3a531da8-de5d-4894-b781-db73c72f75a3

### Carbon Copy Events

Status

Timestamp

### Witness Events

Signature

Timestamp

### Notary Events

Signature

Timestamp

### Envelope Summary Events

Status

Timestamps

Envelope Sent

Hashed/Encrypted

7/12/2022 10:39:54 AM

Certified Delivered

Security Checked

7/12/2022 10:40:48 AM

Completed

Security Checked

7/12/2022 10:40:48 AM

### Payment Events

Status

Timestamps

## Electronic Record and Signature Disclosure

# ELECTRONIC RECORD AND SIGNATURE DISCLOSURE

## AGREEMENT TO USE ELECTRONIC SIGNATURE

By checking the box and submitting, you agree to be legally bound by the terms and conditions of this Electronic Record and Signature Disclosure ("Agreement"). You agree your electronic signature is the legal equivalent of your manual signature ("E-Signature"). You further agree that your use of a key pad, mouse or other device to select an item, button, icon or similar act/action, or to otherwise provide Desert Financial Credit Union and its subsidiaries and affiliates ("Desert Financial") instructions via DocuSign or in accessing or making any transaction regarding any agreement, authorization, acknowledgement, consent terms, disclosures or conditions ("Documents") constitutes your E-Signature, acceptance and agreement as if actually signed by you in writing. You also agree that no certification authority or other third party verification is necessary to validate your E-Signature and that the lack of such certification or third party verification will not in any way affect the enforceability of your E-Signature or any resulting contract between you and Desert Financial. You also represent that you are authorized to enter into this Agreement for all persons who own or are authorized to access any of your accounts and that such persons will also be bound by the terms of this Agreement. You further agree that each use of your E-Signature in obtaining a Desert Financial service constitutes your agreement to be bound by the terms and conditions of the Agreement as they exist on the date of your E-Signature. Document preparation services are offered through Desert Financial Credit Union; an Arizona Supreme Court Certified Legal Document Preparation Business Entity (CLDP #81024). Legal document preparation services are not insured by the NCUA and have no credit union guarantee.

## CONSENT TO ELECTRONIC AND AUTOMATED TELEPHONIC DELIVERY OF INFORMATION

***Please read this Electronic Delivery of Information disclosure thoroughly. All documents will be sent to you electronically for this transaction and for all future transactions with Desert Financial unless you withdraw your consent.*** This disclosure applies to all of your current and future accounts, products, and services with Desert Financial for which you use our DocuSign Service or Online Banking service, whether accessed through a personal computer or mobile device (the latter being referred to as "Mobile Banking" or "Mobile Banking app"), our websites, or any other electronic means. This includes, but is not limited to, shares, lines of credit, loans, and mortgages. The words "you" and "your" mean each account holder, product owner, and/or service user identified on an account, product, or service.

## Types of Communications to be Delivered Electronically and/or Telephonically; TCPA Consent Agreement

By checking the box and submitting, you are electing to receive communications in

electronic format, and Desert Financial will discontinue sending paper communications to you, unless you withdraw your consent as described in the 'Right to Withdraw Consent' section below, your account is closed, or there is any restriction on your accounts that would prevent or limit online banking access. Consent to receive electronic communications includes but is not limited to:

- All disclosures, notices, agreements, fee schedules, statements, records, documents and other information provided to you.
- Privacy Notices
- Tax reporting documents as required by the Internal Revenue Code

Additionally, by checking the box and submitting, you are electing to receive communications regarding your account or any product or service inquiry (excluding any confidential information) through wireless telephone for automated phone calls, SMS text messages, and/or emails to the phone number(s) you have provided to Desert Financial. You agree that Desert Financial, or one of its authorized third parties, may contact you, including through automated means, via telephone or mobile device, even if your telephone number is listed on a Do-Not-Call registry. You further certify that you are the owner of the wireless phone number(s) and/or the email designated as the primary contact for your account. This consent is not required to obtain our products or services. If you prefer to be contacted by other means, please contact our Member Experience Center at 602-433-7000 or visiting any branch location.

### **Obtaining Copies of Electronic Communications**

You may print copies of your electronic communications through DocuSign, Online Banking, email, or any other electronic channel in which we provide disclosure. You may also obtain a paper copy of any electronic communications received under this consent by requesting the specific record through Online Banking or sending a written request to the address below:

Desert Financial Credit Union  
Attn: Member Experience Center  
P. O. Box 2945  
Phoenix, AZ 85062-2945

Fees for receiving paper records, if any, will be assessed in accordance with the published fee schedule, which is available on [www.DesertFinancial.com](http://www.DesertFinancial.com).

### **Right to Withdraw Consent**

You may withdraw your consent at any time by notifying Desert Financial in writing at the address above, calling 602-433-7000, or visiting any branch location. You agree to allow Desert Financial a reasonable time to resume providing disclosures and other information covered by this consent in paper form.

### **Updated Contact Information**

If you change your e-mail address, you must provide Desert Financial with updated

information through Online Banking, by phone, or by visiting a branch location. If you fail to provide updated contact information such as an email address, you understand that any communications will nonetheless be deemed to have been provided to you if they were made available to you in electronic form on Desert Financial's website, sent to your e-mail address previously provided to Desert Financial, or delivered through other electronic means.

**Hardware and Software Requirements**

You must have access to a computer system or mobile device with a supported web browser in order to receive disclosures electronically. Supported browsers include current versions of Internet Explorer, Firefox, Chrome, or Edge. To print or download these electronic documents, you must have a printer connected to your device or sufficient hard-drive or other storage space to store these documents.