

Consumer Steps in the Process of Signing Loan Documents through DocuSign for the Applicant and Co-Applicant as part of *DortCredit Point of Sale Financing*

These things have already occurred:

- The loan application has been completed and submitted.
- The Electronic Decision Engine or the Dort FCU Underwriter (Second Look) has approved the loan application.
- For all loans approved, the Provider has discussed and confirmed the loan type approved, the amount approved, the rate, the terms, the minimum monthly payment amount (for credit card) or monthly payment amount (for installment loan), and any loan stipulations with the Applicant. The Applicant verbally accepts the loan. The Applicant can accept an amount less than what was approved.

Signing Option One: DocuSign via Electronic IN PERSON on the Provider's computer or smart pad at the Provider's place of business (or at the home or in the field) using the Provider's computer or smart pad:

The same process happens for the Applicant as well as a Co-Applicant.

- DocuSign Box/DocuSign Log-Out Notice Appears – states the Provider will be logged out of the portal and they will be required to sign back in to web portal after all signers complete the DocuSign signing process
- Click Continue Icon when signers are ready to sign
- Applicant Completes the ID Verify Process:

When the signer(s) are signing by Email/DocuSign or signing by In Person/DocuSign, they will get the following screen prompts before they can begin the document signing process.

ID CHECK – PERSONAL INFORMATION – “Enter your home address. This information along with your name will be used to generate a list of questions to verify you identity.” Must enter in Street, City, State, and Zip. Optional Information: Last for digits of SSN and date of birth. “You must enter required and valid information before you can continue.” They then click, Next.

- The next screen prompted is ID CHECK – Identification Questions. “These questions are being generated as a means of identity check requested by the document sender. None of this information is provided to the document sender or to anyone except you.” The questions are generated from a Lexus Nexus data base surrounding the personal credit reporting information and public records.

Examples of Questions signer(s) may see:

- Which of the following addresses have you ever been associated with?
- In which of the following housing complexes or communities have you ever lived or owned property?
- Which of the following vehicles have you ever owned or leased?
- Which of the following street addresses “Have you ever lived at or been associated have you been associated with? this property?”
- In which of the following counties have you ever lived or owned property?
- The signer(s) must correctly pass a certain number of questions to pass the ID Verification process. The signer(s) has three attempts to pass the ID Verify set of questions before they will be locked out of DocuSign. If the signer(s) get locked out of DocuSign, they need to contact the Provider to let the Provider know they were not able to complete the ID Verify through DocuSign process. This should be communicated to the signers by the Provider

especially when using the Electronic by Email option. If using the Electronic IN PERSON at the place of business option, the Provider can assist the signers with the ID Verify process.

- If the signer fails the ID Verify process after three failed attempts, the Provider must delete the documents and re-generate new documents. The Provider will need to go to the applicant's loan tile in OnSpot web portal and remove document set by clicking the remove document icon. To re-generate a new document set, they click on the page icon to re-generate the document for resending to the signer. The Provider then needs to select the correct signing method Electronic DocuSign via EMAIL or Electronic DocuSign via In Person based on how they want the signers to sign. The signers will need to again try and complete the ID Verify process, so they can complete the document signing process.
- The Provider must confirm the completion of the document signing process within the loan tile within the OnSpot web portal. The Provider will need to confirm all signers have signed and the documents signing process is COMPLETE. If signing has not been completed the same or next day, the Provider should contact the applicant to find out what is holding up the completion of loan document signing and see if they can help. The loan can't be booked and funded until the document process is complete. Contact Elmond Nolff at 810-922-3110 or email dortcredit@dortfcu.org for support.
- Dort FCU will be notified by DocuSign that the completed loan documents are available within the Dort FCU DocuSign account. This happens immediately once completed by all signers.

- Once the signer(s) pass the ID Verification process, they will be prompted to the screen Please Review & Act on These Documents.
- The signer(s) Loan Documents Pop Up for signing. Here they can read the Electronic Record and Signature Disclosure and state that they consent to use Electronic Records and Signatures. They can also click on the Other Actions Icon with has several drop down options: Finish Later, Print & Sign, Decline To Sign, Help & Support, About DocuSign, View History, and View Electronic Record & Signature Disclosure.
- The signer must click on the box for "I agree to use Electronic Records and Signatures". The signer(s) can click a link above the check box to read "Electronic Records & Signature Disclosures".
- Click Yellow Continue Icon
- Click on yellow Start Icon in left margin of loan documents

DocuSign Process Takes Place –

- When the signer clicks on the first DocuSign Initial Icon an Adopt Your Initials box pops up. The signer can click on the yellow Adopt and Initial icon to adopt the DocuSign generated signatures and initials. The signer also has the option to DRAW their own signature and initials or Change the Style of the DocuSign generated signature and initials and adopt those - the signer has several other DocuSign style options to choose from. No matter what is chosen, the signer must click on the yellow Adopt & Initial icon.
- Click on all yellow initial icons, yellow signature icons, active radio boxes, and fill in all required fillable fields. By clicking on the yellow Next icon in the left margin, this icon help navigate the signer(s) through the document package. **The Applicant will need their Driver's License Number, Driver's License Expiration Date, and mother's maiden name when completing the Dort Membership Application Agreement.**
- Click Yellow Finish Icon.
- Next Screen states: Your Documents Are Complete. The Provider clicks on Return to Provider. The Provider is prompted to enter password of OnSpot Financing Log-In screen and clicks on the Login icon. The print icon in the loan tile will be bolded. In the lower left corner of the loan tile, it will show Completed - this signifies all signers have signed.
- DocuSign via IN PERSON option sends all signers via email (email generated by DocuSign) copies of the executed loan documents in case the signers did not download or print the loan documents when given the chance.
- Unlike other lending web portals where each signer is required to establish and use separate and different email addresses, the OnSpot Financing web portal application allows two signers to use the same email

address in the application. For example; Spouses can use the same home/personal email address for applicant and co-applicant.

Note: DocuSign sends an auto generated email containing all copies of all loan disclosures and all executed loan documents to all signers.

Signing Option Two: DocuSign Electronic via EMAIL on the Applicant's computer or smart pad and Co-Applicant's computer or smart pad:

The same process happens for the Applicant as well as a Co-Applicant.

- The Applicant (or Co-Applicant) receives email to his/her personal email address provided in the OnSpot loan application. It will come from Johnna Scherzer via DocuSign. Subject line: "OnSpot Financing Documents".
- The Signer OPENS their EMAIL.
- If the email recipient (Signer) reads the full email they will see several IMPORTANT NOTICES AND OPTIONS below the yellow Review Document icon:
 - The "Do Not Share This Email" notice. This notice states that the email contains a secure link to DocuSign and tells the Signer do not share this email, links, or document access code with others.
 - "Instructions for Alternate Signing Method". The signer can log into DocuSign website (without having a DocuSign account) and click on Access Documents and enter in the security code provided in the email to access the loan documents for signing. This is optional. It's easier and takes less steps to just click on yellow Review Documents Icon included in the email.
 - The short paragraph about DocuSign states the benefits of using DocuSign for signing loan documents.
 - "Questions about the Documents" - if the signer needs to modify or has questions about the documents it instructs the signer to please reach out to the sender by emailing them directly or replying to the email.
 - "If Trouble Signing"- this provides two links: [Help with Signing](#) and [Support Center](#). These two links provide all kinds of information about DocuSign and DocuSign signing process from DocuSign website including several videos about signing with document. www.docusign.net (<https://www.docusign.net/>) most notable are: 1) "How Do I Sign a DocuSign Document?" 2) "How Do I Access The DocuSign Documents That I Signed?"
 - "Download the DocuSign Mobile App" – provides instructions to allow the signer to download the Free DocuSign Mobile App and offers a Free Trial.
 - **TO FOREGO ALL OPTIONS and begin signing loan documents, the signer just needs to click on yellow Review Documents icon.**
- Applicant Completes the ID Verify Process:
 - When the signer(s) are signing by Email/DocuSign or signing by In Person/DocuSign, they will get the following screen prompts before they can begin the document signing process.
 - ID CHECK – PERSONAL INFORMATION – "Enter your home address. This information along with your name will be used to generate a list of questions to verify you identity." Must enter in Street, City, State, Zip, and last four digits of SSN. Date of birth is optional; but, is suggested. "You must enter required and valid information before you can continue." They then click Next.
 - The next screen prompted is ID CHECK – Identification Questions. "These questions are being generated as a means of identity check requested by the document sender. None of this information is provided to the document sender or to anyone except you." The questions are generated from a Lexus Nexus data base surrounding the personal credit reporting information and public records. Examples of Questions signer(s) may see:
 - Which of the following addresses have you ever been associated with?

- In which of the following housing complexes or communities have you ever lived or owned property?
- Which of the following vehicles have you ever owned or leased?
- Which of the following street addresses “Have you ever lived at or been associated with this property?”
have you been associated with?
- In which of the following counties have you ever lived or owned property?
- The signer(s) must correctly pass a certain number of questions to pass the ID Verification process. The signer(s) has three attempts to pass the ID Verify set of questions before they will be locked out of DocuSign. If the signer(s) get locked out of DocuSign, they need to contact the Provider to let the Provider know they were not able to complete the ID Verify through DocuSign process. This should be communicated to the signers by the Provider especially when using the Electronic by Email option. If using the Electronic IN PERSON at the place of business option, the Provider can assist the signers with the ID Verify process.
- **If the signer fails the ID Verify process after three failed attempts, the Provider must delete the documents and re-generate new documents. The Provider will need to go to the applicant’s loan tile in OnSpot web portal and remove document set by clicking the remove document icon. To re-generate a new document set, they click on the page icon to re-generate the document for resending to the signer. The Provider then needs to select the correct signing method Electronic DocuSign via EMAIL or Electronic DocuSign via In Person based on how they want the signers to sign. The signers will need to again try and complete the ID Verify process, so they can complete the document signing process.**
- **The Provider must confirm the completion of the document signing process within the loan tile within the OnSpot web portal. The Provider will need to confirm all signers have signed and the documents signing process is COMPLETE. If signing has not been completed the same or next day, the Provider should contact the applicant to find out what is holding up the completion of loan document signing and see if they can help. The loan can’t be booked and funded until the document process is complete. Contact Elmond Nolff at 810-922-3110 or email dortcredit@dortfcu.org for support.**
- Dort FCU will be notified by DocuSign that the completed loan documents are available within the Dort FCU DocuSign account. This happens immediately once completed by all signers.
- Once the signer(s) pass the ID Verification process, they will be prompted to the screen Please Review & Act on These Documents.
- The signer(s) Loan Documents Pop Up for signing. Here they can read the Electronic Record and Signature Disclosure and state that they consent to use Electronic Records and Signatures. They can also click on the Other Actions Icon with has several drop down options: Finish Later, Print & Sign, Decline To Sign, Help & Support, About DocuSign, View History, and View Electronic Record & Signature Disclosure.
- The signer must click on the box for “I agree to use Electronic Records and Signatures”. The signer(s) can click a link above the check box to read “Electronic Records & Signature Disclosures”.
 - Click Yellow Continue icon.
 - Click on Yellow Start icon in left margin of loan documents.
 - DocuSign Process Takes Place –
 - When the signer clicks on the first DocuSign Initial Icon an Adopt Your Initials box pops up. The signer can click on the yellow Adopt and Initial icon to adopt the DocuSign generated signatures and initials. The signer also has the option to DRAW their own signature and initials or Change the Style of the DocuSign generated signature and initials and adopt those - the signer has several other DocuSign style options to choose from. No matter what is chosen, the signer must click on the yellow Adopt & Initial icon.
 - Click on all yellow initial icons, yellow signature icons, active radio boxes, and fill in all required fillable fields. By clicking on the yellow Next icon in the left margin, this icon help navigate the signer(s) through the document package. **The Applicant will need their Driver’s License Number, Driver’s**

License Expiration Date, and mother's maiden name when completing the Dort Membership Application Agreement.

- Click Yellow Finish Icon – this completes the DocuSign signing process
- Save A Copy of Your Document box pops up:
Signer is given options to Download or Print Loan Documents
 - Download – option of combined PDF or separate PDFs – allows saving electronically or printing also
 - Print – option to print or print to FedEx Office
 - Within the “Save a Copy of Your Document” pop up box, the signer has an option presented to sign up for a free DocuSign account today. If they decide to sign up for a free DocuSign account, they have to provide email address, provide a password, confirm the password, and click acceptance of DocuSign Terms & Conditions. They then click on Sign Up icon for their free DocuSign account. Or, they can select No Thanks. When the signer clicks No Thanks, the next screen states You're Done! Thank You for Signing with DocuSign. Once all signers have finished, check your email for a link to the document.
- DocuSign via EMAIL option sends all signers via email (email generated by DocuSign) copies of the executed loan documents in case the signers did not download or print the loan documents when given the chance.
- Unlike other lending web portals where each signer is required to establish and use separate and different email addresses, the OnSpot Financing web portal application allows two signers to use the same email address in the application. For example; Spouses can use the same home/personal email address for applicant and co-applicant.

Note: DocuSign sends an auto generated email containing all copies of all loan disclosures and all executed loan documents to all signers.

Signing Option Three: DocuSign Signing Process Electronic via EMAIL - ON A MOBILE DEVICE:

The same process happens for the Applicant as well as a Co-Applicant.

- The Applicant (or Co-Applicant) receives email to his/her personal email address provided in the OnSpot loan application. It will come from Johnna Scherzer via DocuSign. Subject line: “OnSpot Financing Documents”.
- The Signer OPENS their EMAIL.
- If the email recipient (Signer) reads the full email they will see several IMPORTANT NOTICES AND OPTIONS below the yellow Review Document icon:
 - The “Do Not Share This Email” notice. This notice states that the email contains a secure link to DocuSign and tells the Signer do not share this email, links, or document access code with others.
 - “Instructions for Alternate Signing Method”. The signer can log into DocuSign website (without having a DocuSign account) and click on Access Documents and enter in the security code provided in the email to access the loan documents for signing. This is optional. It's easier and takes less steps to just click on yellow Review Documents Icon included in the email.
 - The short paragraph about DocuSign states the benefits of using DocuSign for signing loan documents.
 - “Questions about the Documents” - if the signer needs to modify or has questions about the documents it instructs the signer to please reach out to the sender by emailing them directly or replying to the email.
 - “If Trouble Signing”- this provides two links: [Help with Signing](#) and [Support Center](#). These two links provide all kinds of information about DocuSign and DocuSign signing process from DocuSign website

including several videos about signing with document. www.docusign.net (<https://www.docusign.net/>) most notable are: 1) "How Do I Sign a DocuSign Document?" 2) "How Do I Access The DocuSign Documents That I Signed?"

- "Download the DocuSign Mobile App" – provides instructions to allow the signer to download the Free DocuSign Mobile App and offers a Free Trail.
- **TO FOREGO ALL OPTIONS and begin signing loan documents, the signer just needs to click on yellow Review Documents icon.**
- Applicant Completes the ID Verify Process:

When the signer(s) are signing by Email/DocuSign or signing by In Person/DocuSign, they will get the following screen prompts before they can begin the document signing process.

ID CHECK – PERSONAL INFORMATION – "Enter your home address. This information along with your name will be used to generate a list of questions to verify you identity." Must enter in Street, City, State, and Zip. Optional Information: Last for digits of SSN and date of birth. "You must enter required and valid information before you can continue." They then click Next.

The next screen prompted is ID CHECK – Identification Questions. "These questions are being generated as a means of identity check requested by the document sender. None of this information is provided to the document sender or to anyone except you." The questions are generated from a Lexus Nexus data base surrounding the personal credit reporting information and public records.

Examples of Questions signer(s) may see:

- Which of the following addresses have you ever been associated with?
- In which of the following housing complexes or communities have you ever lived or owned property?
- Which of the following vehicles have you ever owned or leased?
- Which of the following street addresses are "Have you ever lived at or been associated you associated with? with this property"
- In which of the following counties have you ever lived or owned property?
- The signer(s) must correctly pass a certain number of questions to pass the ID Verification process. The signer(s) has three attempts to pass the ID Verify set of questions before they will be locked out of DocuSign. If the signer(s) get locked out of DocuSign, they need to contact the Provider to let the Provider know they were not able to complete the ID Verify through DocuSign process. This should be communicated to the signers by the Provider especially when using the Electronic by Email option. If using the Electronic IN PERSON at the place of business option, the Provider can assist the signers with the ID Verify process.
- **If the signer fails the ID Verify process after three failed attempts, the Provider must delete the documents and re-generate new documents. The Provider will need to go to the applicant's loan tile in OnSpot web portal and remove document set by clicking the remove document icon. To re-generate a new document set, they click on the page icon to re-generate the document for resending to the signer. The Provider then needs to select the correct signing method Electronic DocuSign via EMAIL or Electronic DocuSign via In Person based on how they want the signers to sign. The signers will need to again try and complete the ID Verify process, so they can complete the document signing process.**
- **The Provider must confirm the completion of the document signing process within the loan tile within the OnSpot web portal. The Provider will need to confirm all signers have signed and the documents signing process is COMPLETE. If signing has not been completed the same or next day, the Provider should contact the applicant to find out what is holding up the completion of loan document signing and see if they can help. The loan can't be booked and funded until the document process is complete. Contact Elmond Nolff at 810-922-3110 or email dortcredit@dortfcu.org for support.**
- Dort FCU will be notified by DocuSign that the completed loan documents are available within the Dort FCU DocuSign account. This happens immediately once completed by all signers.

- The next screen will state Request for Signature. Johnna Scherzer of Dort Federal Credit Union requested your signature. This page also allows the signer to click on several options before they click on the yellow Review Documents icon to begin the signing process: 1) the signer can click on How It Works for short instruction of “How to sign a document with DocuSign”. 2) The signer can click on DECLINE (decline from signing). If they choose to continue this option, the documents will be void and inaccessible to other signers. To request changes to this document, they are instructed to Finish Later and contact the sender directly with their request. 3) The signer can click on Change Signer. They have to enter in email address of the new signer; enter in name of the new signer; they have to insert text (up to 250 characters) to provide a reason to Johnna Scherzer for changing signer responsibility. It states that Clicking to change signer button will send notification to the person whom the person assigned this envelope. The original sender will also receive notification. The signer will be added as a Carbon Copy (CC) recipient. 4) They can click on the Cancel Icon to cancel and it will take them back to previous page. 5) They can click on yellow Review Documents icon at any time as well.
- On this same screen, the signer can click a link above the check box to read “Electronic Records & Signature Disclosures”. The signer must click on the box for “I consent to use Electronic Records and Signatures”.
- Click on yellow Review Document icon.
- The next screen will show the loan documents. It instructs signer to “Tap Start to Begin”.
- Click on yellow Start icon located at top right of screen.
- As each initial or signature icons are selected, DocuSign migrates the signer through the initial and signature icons. The signer can use the Go key on their key pad or the yellow Next icon at upper right to move through the signing process.
- If the screen instructs the signer to “Tap initial to initial”, the first yellow Initial icon requires Initials from the signer, a Draw Your Initials screen page comes up. The signer has two options here: 1) the signer can DRAW your own initials in the area provided. They can attempt as many times as they like with the help of the Clear icon. When satisfied with initials they can click the yellow Adopt & Initial icon 2) or the signer can click Select Style icon and confirm their full name and their initials. They then click the yellow continue icon. They have several different style options to choose from. They can go back, if they don’t like any of the styles. After they select the style they want, they will have to click on the yellow Adopt & Initial icon.
The following statement is on the Draw Your Initials, Select Style, and Adopt & Initial screen page: “By clicking Adopt, I agree that the signature and initials will be the electronic representation of my signature and initials for all purposes when I (or my agent) use them on documents, including legally binding contracts – just the same as a pen-and-paper signature or initial”.
- If the screen instructs the signer to “Tap Sign Here to Sign”, the first yellow signature icon requires a Signature from the signer, a Draw Your Signature screen page comes up. You have two options here: 1) the signer can DRAW their own signature in the area provided. They can attempt as many times as they like with the help of the Clear icon. When satisfied with their signature, they can click the yellow Adopt & Initial icon 2) or the signer can click Select Style icon and confirm their full name and their initials. They then click the yellow continue icon. They have several different style options to choose from. They can go back, if they don’t like any of the styles. After they select the style they want, they will have to click on the yellow Adopt & Initial icon. The following statement is on the Select Style screen page: “By clicking Adopt, I agree that the signature and initials will be the electronic representation of my signature and initials for all purposes when I (or my agent) use them on documents, including legally binding contracts – just the same as a pen-and-paper signature or initial”.
- Once they are done with the entire signing and initialing process, they click the yellow FINISH Icon – this completes the DocuSign signing process.
- With Mobile Device signing, the Finished Signing! Screen pops up next. It states: “Your part is done and you will receive a copy via email. You can save your document securely online FREE with DocuSign!” The signer won’t be able to “Sign up Now”. This DocuSign Sign Up option has been

turned-off by Dort FCU. Dort FCU will not solicit Dort members to sign up for a DocuSign account. The signer can save down their documents when they receive a copy via email.

Note: DocuSign sends an auto generated email containing all copies of all loan disclosures and all executed loan documents to all signers.

Signing Option Four: PRINT (Hard Print) Option – Printed at the Provider’s place of business or at the home or in the field.

PLEASE USE THE HARD PRINT SIGNING TEMPLATES FOR THE TYPE OF LOAN THAT WAS APPROVED!

Go To: dortonline.org/dortcredit-point-of-sale-financing to find the template you need to show where the customer/borrower needs to sign and date. The **green arrows** indicated information the **borrower** must enter into the loan documents (I.e. drivers license number and expiration date, mother's maiden name, 2nd piece of ID), information that should be reviewed with the borrower, and where the borrower must sign and date on all the different documents. The **red arrows** indicated information that should be reviewed with the **co-borrower** and where the co-borrower must sign and date on all the different documents.

- The Provider will PRINT blank loan documents for signing.
- The Provider will help the signers execute the loan documents.
- **When using the PRINT option, the Provider must give copies of all loan closing disclosures and all signed loan documents to all signers. They are not emailed to the signers because they are printed.**
- The Provider will fax the completed/executed loan documents and two pieces of identification (must come through the fax clear enough to be readable) to the Dort FCU booking/funding department via fax number 810-244-5741 for processing. The booking/funding process will not take place until all items are received and acceptable to Dort booking/funding staff. Booking/Funding Department email address is dortcredit@dortfcu.org