

## E-SIGN ACT DISCLOSURE AND E-CONSENT

This disclosure (pursuant to the Electronic Signatures in Global and National Commerce Act ("E-Sign Act")) documents your consent to electronically receive statements, notices, and disclosures ("communications") that are relative to your account(s). The disclosure also describes your rights relative to electronically receiving documents as well as the consequences of withdrawing your consent. *Please read this disclosure and authorization carefully and download, save and/or print a copy for your files.*

### **Consent to Receive Statements, Notices, and Disclosures Electronically**

When you use a product or service to which this disclosure applies, you agree that Credit Union of Texas ("We", "Credit Union", "CUTX") may provide you with any communications in electronic format and that we may discontinue sending paper communications to you, unless and until you withdraw your consent as described below. Your consent to receive electronic communications and transactions includes, but is not limited to:

- Online banking service, bill pay service, mobile banking service, and remote deposit capture service
- Periodic account statements, notices (e.g. renewal, change in terms and other notices) and disclosures regarding your account(s)
- Disclosures or notices pursuant to: Electronic Funds Transfer Act and Regulation E, Truth-in-Savings, Funds Availability Act and Regulation CC, Equal Credit Opportunity Act and Regulation B, Real Estate Settlement Procedures Act, Truth-In-Lending Act and Regulation Z, Internal Revenue Code, and any other applicable federal, state, or local law, or regulation or any agreement with you
- Privacy policies and notices

### **Method of Providing Communications to You in Electronic Form**

All communications that we provide to you in electronic form will be provided either (1) via email, or (2) by access to a website that we will designate in an email notice we send to you at the time the information is available.

### **Requesting Paper Copies**

Upon request, paper copies of any disclosure, notice or other documents will be mailed to you. Requests for these documents can be made by telephone at (214) 818-3231 or (800) 627-0006, by email at [help@cutx.org](mailto:help@cutx.org), or by visiting a CUTX branch location. A fee per periodic statement may be charged to your account(s) as stated in the [Credit Union of Texas Truth in Savings Fee Schedule](#).

### **System Requirements to Access Information**

The ability to access and retain your electronic information requires a computer or mobile device and Internet access connected through an Internet or mobile service provider with a web browser. You must also have access to Adobe Acrobat Reader to view or print PDF documents and an internet browser with 128-bit encryption. For Online Banking and Bill Pay, the following internet browsers are allowed or supported:

- Microsoft Edge
- Microsoft Internet Explorer
- Firefox
- Chrome
- Safari

Older versions of the above-listed browsers may no longer be supported. While Online Banking and Bill Pay may function properly with other browsers, we recommend using those on this list.

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### **Online Delivery Notification**

The Credit Union may notify you when your records are available for retrieval electronically using the email address you have provided us. You are responsible for notifying the Credit Union of any changes to your email address. This notification can be made through online banking or mobile banking, by telephone at (214) 818-3231 or (800) 627-0006, by email at [help@cutx.org](mailto:help@cutx.org), or by visiting a CUTX branch location. If the Credit Union learns that you are no longer receiving our email notifications (for example, an email to you is returned as undeliverable), the Credit Union may discontinue sending any information electronically and opt you out of future Electronic Records Delivery. The Credit Union will make a reasonable attempt to redeliver your notification electronically.

**The Credit Union is not obligated to verify that you are receiving your Electronic Record Delivery notifications or accessing your Electronic Records.**

### **Access to Electronic Records**

Members and account owners acknowledge that anyone you authorize to access your account electronically may have access to your records. The Credit Union strongly advises you to save these records to your computer or an alternate electronic storage mechanism for future use.

### **Cancelling Your E-Consent of Electronic Records Delivery Service**

You may cancel your E-Consent of Electronic Records Delivery Service at any time by contacting us through online banking or mobile banking, by telephone at (214) 818-3231 or (800) 627-0006, by email at [help@cutx.org](mailto:help@cutx.org), or by visiting a CUTX branch location. There are no fees for choosing to cancel your E-Consent of Electronic Records Delivery Service.

Paper copies of your electronic records are available upon request. Paper copies of past account records may be subject to an additional service fee as provided on the [Credit Union of Texas Truth in Savings Fee Schedule](#). You agree that we can terminate your E-Consent of Electronic Records Delivery Service and revert to paper records mailed through standard US Mail for any reason at any time.

### **Alterations and Amendments**

The terms of this Agreement, applicable fees, and service charges may be altered or amended by Credit Union Texas from time to time. In such an event, Credit Union Texas shall send notice to you at your mailing address as it appears on Credit Union Texas records, or at the email address you have provided. Any continuation of the service after Credit Union Texas sends you a notice of change will constitute your agreement to such change(s).

### **E-Consent**

By agreeing to the terms and conditions as described herein, you electronically consent to receive disclosures and notices and to the terms and conditions as described above. By providing your consent electronically, you are also confirming that you have the hardware and software described above, that you can receive and review electronic records, and that you have an active email account. You are also confirming that you are authorized to, and do, consent on behalf of all the joint-owners of your account(s).