



University Federal Credit Union ("UFCU") ESIGN Member Consent to Use Electronic Signatures and Documents

PLEASE READ THIS ESIGN MEMBER CONSENT TO USE/RECEIVE ELECTRONIC SIGNATURES AND DOCUMENTS ("ESIGN DISCLOSURE") THOROUGHLY. IT CONTAINS IMPORTANT INFORMATION ABOUT YOUR LEGAL RIGHTS.

YOUR LEGAL RIGHTS

Certain laws require us to provide specific information ("Communications") to you in writing, which means you have a right to receive that information on paper. We may provide such information to you electronically if we first present this eSign Disclosure and obtain your consent to receive it electronically. Your consent will also apply to any other person named on your share account, credit card account, and other associated products or services, subject to applicable law ("Account" or "Accounts"). Since Online Banking, Mobile Banking, and other UFCU websites include some of this information, you may consent to this eSign Disclosure as part of these services.

At times, we may still send you paper disclosures or other documents that contain important information about your Accounts, and you should continue to review any correspondence that we mail to you, but we need to know that you are willing to receive disclosures, statements and other information electronically that otherwise must be provided on paper and that you have the hardware and software needed for access to this information. Any communications that UFCU determines, in its sole discretion, that you should receive in paper rather than electronic form will be mailed to the primary address we show for you in our records or otherwise delivered as required by law or any other Agreement.

By consenting to this eSign Disclosure, you agree that you have or have access to equipment that meets the hardware and software requirements described below to enable you to sign in and use Online Banking and to access and retain your statements, documents, and disclosures electronically. If, in the future, you no longer have or have access to equipment that meets our hardware and software requirements, please contact us at (512) 467-8080 or (800) 252-8311 to unenroll from receiving electronic communications. We reserve the right to cancel your participation in this program at any time. We will notify you of changes to this agreement as required by federal law.

If your account is closed, you may lose access to the Services described in this eSign Disclosure, including the ability to access any Communications we have previously provided in electronic form. If your account is closed, we may send Communications to you in paper form via U.S. mail, even if you previously decided to receive such materials electronically.

PAPERLESS STATEMENTS

Agreeing to this ESign Disclosure will opt you into receiving your Statements electronically rather than in paper form. Such electronic Statements may contain other related electronic disclosures such as your annual privacy notice and notices of changes in terms regarding products and services, which are otherwise required to be provided in paper form by federal law, depending on the product that you have. Your online Statements will be available to review to review in accordance with your existing statement cycle date.

OTHER COMMUNICATIONS

Additional communications may be made available through an electronic delivery channel Online Banking, Mobile application, or other UFCU websites (“Other Communications”). These Other Communications may include agreements, disclosures, notices, and other information and communications regarding your accounts, services products, credit cards, fee schedules or the disclosures or notices that may be required by federal or state laws.

HARDWARE AND SOFTWARE REQUIREMENTS

To access and retain the information subject to this consent, you must have or have access to equipment that meets the hardware and software requirements:

- In order to receive electronic statements, documents and communication, you must have a computer with Internet access and an internet email account and address; an internet browser using 128-bit encryption or higher, Adobe Acrobat 7.0 or higher or equivalent PDF viewing software, SSL encryption and access to a printer or the ability to download information in order to keep copies of Your statement, document and communication for your records.
- If the software or hardware requirements change in the future, we will use commercially reasonable efforts to notify you before such requirements change.

- To print Statements or Other Communications you must have a printer connected to your computer. To download Statements or Other Communications, if available, you must have sufficient hard-drive space to store the relevant materials.

HOW TO WITHDRAW YOUR CONSENT

You can to decide to receive your statements in paper form at no cost to you, online or by phone. To do so, sign in to Online Banking and update your settings or call us at (512) 467-8080 or (800) 252-8311. Your decision is effective only after UFCU has had a reasonable period of time to act upon your decision. Any changes will only apply to those communications that are required by law or regulation to be provided to you in paper form. We may continue to deliver to you in electronic format all other communications.

CONSENT COVERAGE; SOME NOTICES DO NOT APPLY TO THIS CONSENT

You may be required, by contract or law, to give us notice in writing. Your consent here does not relate to those notices, and you must still provide them to us on paper.

For instance, this eSign Disclosure does not apply to:

- Any notice of default, acceleration, repossession, foreclosure, or eviction, or the right to cure or reinstate or redeem under a credit agreement secured by your primary residence;
- Any transactions subject to Uniform Commercial Code, other than sections 1-107 and 1-206 and Articles 2 and 2A; or
- Any other communications that UFCU determines, in its sole discretion, that you should receive in paper rather than electronic form, including offers of products and services

OBTAINING COPIES OF ELECTRONIC COMMUNICATIONS

We recommend that you print or download a copy of this Agreement, this eSign Disclosure, and all other Communications to retain for your permanent records. If you are initiating the Online Banking enrollment process at a financial center, the personal financial representative can provide you with paper copies at your request.

You may print or make a copy of Other Communications by using the "Print" button (or otherwise using your printing functionality) or saving a copy. Do this when you first review the Other Communications, because after submission we do not necessarily keep them all in a place that you can access.

You may also call us at (512) 467-8080 or (800) 252-8311 to request a paper copy of your Statement or Other Communications. If applicable, we may charge fees for paper copies of the Statements or Other Communications.

UPDATING YOUR CONTACT INFORMATION

We also may send you an email notification when you have a new Other Communication available for review. Alternatively, we may communicate the Other Communication directly through email.

In the event that your email address or other contact information is changed, you must notify UFCU of such changes immediately through Online Banking. It is your responsibility to update any changes in your email address online, and we are not responsible if you do not receive a courtesy reminder. If you do not receive an email and believe you should have, please verify your email address in Online Banking.

If you fail to update or change an incorrect email address or other contact information, you understand and agree that any Other Communications shall nevertheless be deemed to have been provided to you if they were made available to you in electronic form in Online Banking, or at another UFCU website or emailed to the email address we have for you in our records.
