



E-SIGN ACT DISCLOSURE AND 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 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") 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.

Hardware and Software Requirements

In order to access, view, and retain electronic communications that we make available to you, you must have:

- A personal computer.
- An email account with an Internet service provider and email software in order to participate in our electronic communications programs.
- An Internet web browser which is capable of supporting 128-bit SSL encrypted communications, which requires a minimum web browser version of Microsoft® Internet Explorer version 6.0 (available for downloading at <http://www.microsoft.com/windows/ie/downloads/default.asp>) and your system or device must have 128-bit SSL encryption software.
- You must have software which permits you to receive and access Portable Document Format or "PDF" files, such as Adobe Acrobat Reader® version 8.0 and above (available for downloading at <http://www.adobe.com/products/acrobat/readstep2.html>).
- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit.
- A printer (for printed copies) or a working hard drive or other storage device (to store electronic copies).

These technical requirements are subject to change. If they change, you will be provided with an updated version of this agreement and asked to provide us with your consent in a manner that reasonably demonstrates your ability to receive notices and disclosures under the new technical requirements.

Requesting Paper Copies

We will not send you a paper copy of any communication, unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic communication by printing it yourself or by requesting that we mail you a paper copy, provided that such request is made within sixty (60) days after we first provided the electronic communication to you. To request a paper copy a fee of \$3.00 per periodic statement may be charged to your account (s), please submit your request to as set out below.

Communications in Writing

All communications in either electronic or paper format from us to you will be considered "in writing." You should print or download for your records a copy of this disclosure and any other communication that is important to you.

Informing Us of Your Current Email Address

You are responsible for providing us with a working individual email address to which we can send required information and for ensuring that it is kept current in our files. Please inform us each time you change your email address by contacting us as set out below.

Withdrawing Your Consent

If, after you have consented to receive the communication electronically, you decide that you wish to receive the communication in paper format only, you may withdraw your previously provided consent by contacting us as set out below. You should cancel the communication prior to the last day of the month or quarter to receive a paper periodic statement.

How to Contact Credit Union of Texas

In each instance, you may contact us by written request at P.O. Box 515719 Dallas, TX 75251, by email at help@cutx.org or by phone at 972.263.9497 or 800.314.3828.

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 are able to 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).