

## **Consent to Receive Electronic Account Statements and All Other Credit Union Notices, Communications, Agreements, and Disclosures Electronically**

With your consent, you may authorize City Credit Union to provide electronically, rather than in paper form, your deposit and loan account agreements, periodic deposit and loan account statements, and all other Credit Union notices, communications, agreements, and disclosures concerning your accounts, services, and credit union membership (all collectively referred to herein as the "Documents"). The Documents subject to this consent include, without limitation, the City Credit Union Membership and Account Agreement, the Funds Availability Policy and related disclosures and notices, the Electronic Fund Transfers Disclosures and Agreement, Privacy Notices, Regulation CC Notice, Certificate of Deposit Maturity Notice, the Truth in Savings Account Disclosures and Rate and Fee Schedules, periodic deposit account and loan statements, account, loan, and service agreements and related disclosures, Internal Revenue Service information returns (e.g., Forms 1098 and 1099-INT), change-in-terms notices related to any of the foregoing, and all other notices and communications related to any of the foregoing. To provide your consent: (i) carefully review the following terms, (ii) ensure your computer system or device can meet our requirements, and (iii) indicate your consent by clicking the "I Agree" button below. If you do not agree to these terms, do not provide your consent. When you provide your consent below you agree to be bound by the following terms, your consent will become effective immediately, and except as provided herein, we will discontinue providing your Documents in paper form.

1. The Primary Member must be enrolled in the Online Banking service to use this service. Any person authorized to access the Primary Member's accounts through the Online Banking service may provide this consent on behalf of the Primary Member. By providing your consent, you represent that you are authorized to enter into this consent for all persons who are owners and/or borrowers on the Primary Member's City Credit Union accounts, and that all such persons have been provided a copy of and agree to be bound by the terms of this consent. You agree, further, to notify and make available to all account owners, borrowers, and other authorized persons, as appropriate, all Documents obtained electronically through this service. This consent to receive the Documents electronically applies in connection with the Primary Member's membership, accounts, products, and services only. If the Primary Member has loans with us, now or in the future, we may provide the Truth-in-Lending disclosures, including any periodic statement disclosures, and any other loan disclosures, agreements, notices, forms, or communications electronically. You understand and agree that any person with access to your Online Banking service or your computer or device may be able to view the Documents provided through this service, even if they are not account owners or otherwise authorized on all accounts. We are not responsible for access to your Documents by any such persons, and you agree to secure your Documents, computers, and devices to prevent unauthorized access. Notwithstanding any of the foregoing, in some instances due to circumstances beyond our control, it may be necessary to provide some Documents in paper form to the Primary Member's mailing address of record. We retain the right to send Documents in paper form at any time in our sole discretion, but we are under no obligation to do so. The Primary Member agrees to continue to monitor his or her paper mail for important communications from us.

2. After you consent, you may request a paper copy of any Document for which you have provided your consent by calling us at (214) 515-0100 or (888) 324-2328. We may charge a fee as set forth in our Fee Schedule to provide paper copies of Documents we have made available electronically. You may withdraw your consent to receive future Documents at any time by contacting a Member Service Representative in person, by telephone, by mail to City Credit Union, 7474 Ferguson Rd., Dallas, TX 75228, or by email to [members@citycu.org](mailto:members@citycu.org). Your withdrawal will become effective after we have received it and have had a reasonable opportunity to act on it (within 15 days of receipt).

3. Your e-mail address is required to participate in this service. In most cases, we will send a courtesy e-mail notification to your e-mail address of record (or backup email address if your primary address fails) when your Documents are available for review. You accept responsibility for promptly notifying us at the address or telephone number above or by updating at [citycu.org](http://citycu.org), if your e-mail address changes. If we send an e-mail notification and it is returned to us undelivered, your responsibility to retrieve and review your Documents in a

timely manner is in no way diminished. We reserve the right to terminate your enrollment in this service if an e-mail notification we send to you is returned to us as undelivered within 45 days of our notifying you by U.S. mail that an e-mail notification we have previously sent to you could not be delivered. If we terminate your enrollment in this service, all Documents will be sent in paper form to the Primary Member's address of record.

4. To access and retain your Documents electronically, you will need a computer or other Internet device with a working Internet connection and the following:

- A compatible Internet browser that supports 128-bit encryption. The latest releases of most major commercial Internet browsers such as Microsoft Internet Explorer, Google Chrome, and Apple Safari meet this standard. You agree to keep your browser up-to-date by using the latest release version for your browser at all times;
- Sufficient electronic storage capacity on your computer hard drive or other storage device or an available printer;
- An email account with an Internet service provider;
- Adobe® Acrobat Reader version 4.0 or higher or other software that allows viewing, printing, and retention of PDF documents.

We may update these requirements from time to time by notifying you or posting updates within the Online Banking service. We recommend that you retain for your records all important Documents that we provide. It is your responsibility to ensure your computer and related equipment are and remain capable of operating in a manner that allows you to use this service. You are responsible for all costs required to maintain your equipment and access to your Documents. If your system does not meet the requirements above, you may not enroll in this service. If, after enrolling in this service, your system no longer meets the requirements above, you agree to promptly withdraw your consent as set forth in Section 2 above. In any event, it is your sole responsibility to ensure that you receive and review your Documents in a timely manner, notwithstanding that your Documents are being provided electronically.

5. We may terminate or suspend this service or add to, change, or delete any of the terms of this service at any time, and we will advise you of any such termination, suspension, or change by notifying you or posting the change within the Online Banking service. The City Credit Union Membership and Account Agreement is incorporated by reference into these terms. In the event of any inconsistency between the Membership and Account Agreement and these terms, the terms herein will control.

By clicking "I Agree" below, (i) you, for yourself and on behalf of all other account owners and borrowers, agree to the terms above, (ii) you represent that your computer or device is capable of accessing and retaining the Documents in the PDF format, (iii) you affirmatively consent to receive your Documents by electronic means, and (iv) you agree to the use of electronic Documents and electronic signatures and that any electronic signature you provide to us will be deemed your handwritten signature for all purposes.

I Agree

I DO NOT Agree