



Associated Credit Union of Texas Electronic Signature and Electronic Statement Disclosures

By clicking "Submit" below you are accepting the terms outlined in both of the following disclosures:

1. **Electronic Signature Disclosure:** You consent to open accounts using your Electronic Signature and to conduct business electronically regarding membership with Associated Credit Union of Texas (ACU of Texas) and all subsequent business within that membership; additionally,

Technical Requirements

You need a computer, related equipment, and an Internet connection in order to use this process. In addition, you need to install Internet browser software on your computer if you do not already have it. Modifications to the services in the future may require installation of upgrades to the browser's software. You are responsible for installation, maintenance, and operation of your browser's software.

Non-Acceptance

If you do not provide your electronic signature and consent to conduct business electronically, your account will be unable to be opened.

Communication

In order to communicate with you regarding your account you must provide your email address. It is your responsibility to update ACU of Texas regarding any changes to your email address.

Applicability

By electronic signature, you consent to the electronic delivery of all disclosures, agreements, change notices, tax forms, terms and conditions and any other document required during the course of your relationship with ACU of Texas.

You may withdraw your consent to this agreement at any time by contacting us in writing at P.O. Box 9004, League City, Texas 77574, or by calling us at 281-479-3441. Your request will take no longer than fifteen (15) days to become effective from the date we receive it.

2. **Electronic Statement Disclosure:** You consent to register for the Electronic Statements for your accounts with ACU of Texas; additionally,

Your Electronic Statements will contain all of the same information presented on the paper statements you receive currently. You have the same rights and opportunities to contact us about any errors or questions you may have about your Electronic Statements as you have today for your paper statements.

Electronic Statements typically will be available within the first five business days of the month. When you register for the service, you will have access to your last 12 months of statements.

Acceptance of Terms

This agreement is a contract that establishes the rules covering your electronic receipt of monthly or quarterly statements, disclosures, notices and marketing materials for your accounts at Associated Credit Union of Texas (ACU of Texas). By entering into this agreement, you accept all of the terms and conditions contained herein. Please read it carefully.

By registering for Electronic Statements, you elect and authorize ACU of Texas to begin electronic delivery of your account statements, disclosures, notices and marketing materials, as well as notices we are required to provide under applicable Federal and State statutes. You must have an active, valid e-mail account to use this service. If at any time your e-mail address changes, you must notify the credit union immediately. You agree that failure to provide the credit union with an accurate and current e-mail address is not the fault of the

credit union. You may update your contact information via the credit union's Online Banking system, by notifying us in writing at P.O. Box 9004, League City, Texas 77574 or by calling us at 281-479-3441.

ACU of Texas will send a monthly or quarterly e-mail reminder, stating that your statement is available for viewing, to the most current e-mail address you have provided to the ACU of Texas Online Banking system. You will be able to view and print your statements after you access your account via the ACU of Texas Online Banking System by entering your login and secure password. You agree not to make your login and password available to anyone who is not authorized to sign on your account. You agree that the credit union has no control as to the persons who have access to your personal computer, login and your password once it is in your possession. The credit union will not be liable for any unauthorized access to your personal computer. You agree that it is your responsibility to initiate and maintain adequate procedures to prevent any unauthorized access to your personal computer. You also agree that joint owners of this account hereby agree with each other to accept the terms and conditions of this disclosure.

You may cancel your Electronic Statement service at any time by contacting us in writing at P.O. Box 9004, League City, Texas 77574, or by calling us at 281-479-3441. Your request will take no longer than fifteen (15) days to become effective from the date we receive it. If you cancel receipt of Electronic Statements, we will resume sending you a paper statement via regular mail.

Access Requirements

You need a computer, related equipment, and an Internet connection in order to access your E-Statement and other disclosures, notices and marketing materials that are sent to you via this Electronic statement service. In addition, you need to install Internet browser software on your computer if you do not already have it. Modifications to the services in the future may require installation of upgrades to the browser's software. You are responsible for installation, maintenance, and operation of your browser's software. You must also have access to a printer and/or the ability to download information, in order to keep copies of the electronic agreements and disclosures for your records.

Our Right to Terminate

You agree that ACU of Texas can terminate your use of this Electronic Statement service and provide you with mailed paper statements instead, for any reason at any time.