

Government Employees Federal Credit Union

Electronic Statement Disclosure and Agreement

Before you can enroll in or access our Electronic Statement Presentment services ("E-Statement Services"), the Electronic Signatures in Global and National Commerce Act (ESIGN) and other laws and regulations require us to obtain your affirmative consent to electronic delivery of your periodic account statements and associated disclosures required under Federal and/or State laws or regulations (collectively "Statement(s)"). Please read this Electronic Statement Disclosure and Agreement (this "Disclosure") carefully and save or print a copy for your records.

Your Consent Is Required

You must consent to electronic delivery of your Statements in order to continue enrolling in our E-Statement Services. If you do not want to receive your Statements electronically, you should exit the sign up screen by selecting "Cancel" and the enrollment process will be discontinued. If you do not consent to receiving your Statements electronically, our E-Statement Services will not be available to you. If, after reading this Disclosure, you wish to consent to electronic delivery of your Statements and enroll in our E-Statement services, please click on "I Agree" where indicated.

E-Statement Agreement

Definitions: In this Disclosure, the words "you" and "your" mean the owner and/or joint owner of the account who is/are requesting that the Statements for such account be sent electronically to your personal Internet address and, therefore, is enrolling in our E-Statement Services. The words "**Credit Union**," "**we**," "**our**," and "**us**" mean the Government Employees Federal Credit Union. Please see the definitions of "E-Statement Services," "Statements," and "Disclosure" above.

1. **Agreement Acceptance:** By enrolling you are agreeing that:
 - A. You are requesting that Government Employees Federal Credit Union make your Statements available to you electronically, by sending to your personal Internet e-mail address a notice that your Statement is available for viewing and a link to your Statement.
 - B. If you change your e-mail address, you will notify us of the change so that we may continue to send you your Statements electronically. You will also notify us of any changes in physical address or telephone number.
 - C. In the event that we are unable to deliver e-mail to you due to an inaccurate e-mail address, your Statements will be mailed to your physical address of record.
 - D. Except as expressly provided in this Disclosure, your participation in the E-Statement Services program does not change your rights and obligations related to your membership, as described in the document entitled "Membership Agreement", which was provided to you at the time you established membership with the Credit Union, as amended by us from time to time (such agreement, the "Member Account Agreement"), and any other agreements and disclosures relevant to your account, including, without limitation, any fees disclosed therein. You agree, however, that when any such terms and conditions, agreement or disclosure includes a time period stemming from your receipt of a Statement from the Credit Union, such time period shall start or end, as applicable, on the date that we send to your personal Internet e-mail address a notice that your Statement is available for viewing (provided, that, if such email is undeliverable, such time period shall start or end, as applicable, on the date that the Credit Union transmits a paper Statement to you in accordance with this Disclosure).

2. **System Requirements:** In order to participate in the E-Statement Services and receive and retain copies of your Statements electronically you will need to provide or obtain access to the following:
 - A. A computer and modem or other device capable of accessing the Internet

- B. An active "Internet Service Provider"
 - C. A Web Browser that supports 128-bit SSL encryption
 - D. The ability to download or print agreements and disclosures
 - E. Adobe Acrobat Reader software
3. **Updating Your Personal Information:** You must keep us informed of any change in your telephone number, mailing address, or e-mail address. You may notify us of changes in any of the following ways:

- A. For change of e-mail address, go to: www.gefcuaustin.org and log into Home Banking
- B. For change of mailing address or telephone number:
 - Contact us by postal mail, fax, in person with written change of address form, signed and dated:
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Government Employees Federal Credit Union
P.O. Box 81535
Austin, TX 78708
Phone: 512-339-9812 Fax: 512-836-3732

4. **Your Rights and Options::**
- A. **Paper or Non-electronic Form.** You are not required to enroll in the E-Statement Services program. You can continue to receive your Statements in the same format in which you currently receive your Statement, including, if applicable, paper. If you would like to receive your Statements electronically, however, you must enroll in the E-Statement Services program and agree to the terms set forth in this Disclosure.
 - B. **Withdrawal of Consent to Electronic Delivery.** If you withdraw your consent, you will be un-enrolled in the E-Statement Services program and will no longer receive your Statements electronically. Statements issued after your withdrawal is effective will be mailed to your physical address of record.
 - C. **Duration of Consent.** If you consent to electronic delivery of your Statements by enrolling in E-Statements, your consent will apply to all Statements unless and until the earlier of (i) your withdrawal of consent as described in 4(B), above, or (ii) the Credit Union's discontinuation of electronic Statement delivery services.
 - D. **"One-time" Non-Electronic Copy.** If, after you are enrolled in the E-Statement Services program and without withdrawing your consent to electronic delivery of Statements, you would like to obtain a paper copy of a Statement you should contact Government Employees Federal Credit Union at the above address in section 3B. There are fees associated with paper copies of Statements. Please refer to the Schedule of Fees attached to the Fee Schedule for a list of current fees. We will notify you of changes as required by law.
5. **The Credit Union's Right to Amend the Services:** The Credit Union reserves the right to amend the E-Statement Services and/or the conditions of participation from time to time, including enlargement or restriction of services available through the E-Statement Service. Your use of the E-Statement Service after any change will indicate your agreement to the amendments and affirm your consent to electronic delivery of Statements. The Credit Union will make available to you electronically a copy of any amendments when required by applicable law.
6. **Acceptance of E-Statement Agreement and Consent to Receive Electronic Disclosures:** Clicking on the "I Agree" button constitutes your written signature and consent to be bound by the terms of this Disclosure and to receive Statements electronically. If you select the "Cancel" button, your enrollment in this E-Statement Service will be discontinued, you will not be enrolled, and you will not receive Statements electronically.