

Consent to Receive Electronic Statements and Other Communications Disclosure

This disclosure (pursuant the Electronic Signatures in Global and National Commerce Act – E-SIGN) documents your consent to electronically receive statements, notices and other communications that are relative to your account(s). The disclosure also describes your rights relative to electronically receiving these documents as well as consequences of withdrawing your consent. We recommend you print and retain a copy of this disclosure and all the disclosures and agreements you receive.

Communications means any periodic statement, year-end tax statement, disclosure, notice, or other information related to your account(s), including but not limited to information that we are required by law to provide to you in writing.

Scope of Communications to Be Provided in Electronic Form. By selecting the "I Agree" acknowledgment on this page, you agree that we may provide you with any Communications relating to your account(s) 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 includes, but is not limited to:

- Periodic disclosures or monthly billing statements for your account(s).
- Periodic balance and transaction activity statements for your account(s).
- Notices or disclosures about a change in the terms of your account(s) or associated payment feature.
- Notices or disclosures that are required by law to be provided to you in writing.
- 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 at the email address you provide to us, (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, or (3) to the extent permissible by law, by access to a website that will generally be designated in advance for such purpose.

How to Withdraw Consent. You can withdraw your consent at any time by calling us or writing us at the number or address listed below.

How to Update Your Records. It is your responsibility to provide us with true, accurate and complete email address, contact, and other information related to this disclosure and your account(s), and to maintain and update promptly any changes in this information. You can update such information (such as your email address) in Home Banking on our website (www.ftwccu.org) or by contacting us.

Requesting Paper Copies. We will not send you a paper copy of any Communications from us, unless you request it or we otherwise deem it appropriate to do so. While your account(s) are open, you can obtain a paper copy of the electronic Communications by printing them yourself or by requesting that we mail you a paper copy. To request a paper copy, contact us. We may charge you a reasonable service charge for the delivery of paper copies of any Communications provided to you electronically pursuant to your authorization.

Federal Law. You acknowledge and agree that your consent to electronic Communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

We reserve the right to provide any disclosures or notices in writing, rather than electronically. Except as otherwise provided by law or in other agreements, you can give us all notices regarding your account or your periodic statements, except for stop payment orders, by email using our current email address, regardless of anything in this agreement to the contrary; however, we reserve the right to have any notices confirmed in writing upon request.

Hardware and Software Requirements

The minimum computer hardware and software requirements to receive and keep the electronic disclosures and notices are Adobe Acrobat Reader.

Contact Information

(817) 835-5000 or (800) 817-8234
Fort Worth Community Credit Union
PO Box 210848
Bedford, TX 76095-7848
ftwccu@ftwccu.org

Consent

By clicking "I Agree" you consent to receive disclosures and notices electronically and to the terms and conditions as described above.