

Electronic Communication Consent and Disclosure

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Please review this document carefully and print a copy for your reference; you can access an online copy at any time by navigating to www.texasgulffcu.org/disclosures.

This Electronic Communication Consent and Disclosure ("Disclosure"), applies to all communications in connection with establishing your membership at Texasgulf Federal Credit Union, the opening of your new account(s), and your request for products and services offered by Texasgulf Federal Credit Union through our online service(s).

Scope of Communications to Be Provided in Electronic Form

When you use a product or service to which this Disclosure applies, you agree that 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 may include, but is not limited to:

- All legal and regulatory disclosures and communications associated with the product or service available through the Online Service for your Account.
- Membership Agreement and Disclosures.
- Notices or disclosures about a change in the terms of your Account.
- Privacy Policy.
- Fee Schedule.

Method of Providing Communications to You in Electronic Form

All communications that we provide to you in electronic form will be provided either via email or access to a web site that we will designate in an email notice we send to you at the time the information is available.

How to Withdraw Consent

You may withdraw your consent to receive communications in electronic form by calling us at 800-647-8428, notifying us electronically via email at info@texasgulffcu.org or sending your instruction to us via U.S. Mail to Texasgulf FCU, 2101 N Fulton, Wharton, TX 77488, or visiting one of our branches. No fees will be imposed to process the withdrawal of your consent to receive electronic communications, however your access and use of the Online Service will be terminated. Any withdrawal of your consent to receive electronic communications will be effective only after we have a reasonable period of time to process your withdrawal.

How to Update Your Records

It is your responsibility to provide and maintain a current email address. You can update information (such as your email address) by calling us at 800-647-8428, notifying us electronically via email at info@texasgulffcu.org or sending your instruction to us via U.S. Mail to Texasgulf FCU, 2101 N Fulton, Wharton, TX 77488, or visiting one of our branches.

Hardware and Software Requirements

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

- Internet browser that supports 128 bit encryption.
- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit.
- An email account with an Internet service provider and e-mail software in order to participate in our electronic communications programs.
- A personal computer.
- An operating system and an Internet connection capable of receiving, accessing, displaying, and either printing or storing communications received from us in electronic form via a plain text-formatted email or by access to our web site using one of the browsers specified above.

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 a reasonable time after we first provided the electronic communication to you. To request a paper copy, please submit your request to info@texasgulffcu.org.

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.

Consent

By agreeing, you consent to receive communications and to conduct business electronically for the purpose of establishing your membership with Texasgulf Federal Credit Union, the opening of your new account(s), and/or requesting products and services through our online service(s). You further agree that your computer satisfies the hardware and software requirements specified above and that you have provided us with a current email address to which we may send electronic communications to you.