

E-SIGN CONSENT & DISCLOSURE

OVERVIEW

This disclosure is required by E-SIGN. In order to access communications from the Credit Union electronically you must acknowledge receipt of this disclosure and give your affirmative consent. This E-SIGN Consent & Disclosure explains the terms and conditions that apply to online banking services offered by the Credit Union. Please read this document thoroughly. It contains important information about your legal rights and the Credit Union's legal responsibilities. Accountholders who use the Credit Union's online services agree to comply with the terms, conditions, instructions, policies, and procedures detailed in this E-SIGN Consent & Disclosure. If you have any questions about this document or the Credit Union's E-Statement/Online Banking program, please contact the credit union at 713-864-0959, 800-809-0600 (toll-free), or info@htffcu.org.

GLOSSARY OF TERMS

E-SIGN - Federal Electronic Signatures in Global and National Commerce Act

E-mail - electronic mail

E-Statements- periodic account statements made available in electronic form

The Credit Union - Houston Texas Fire Fighters Federal Credit Union

We/us/our - Houston Texas Fire Fighters Federal Credit Union

You/your - member of Houston Texas Fire Fighters Federal Credit Union

Deposit Account Contract - signature card and account agreement

HTFFFCU Online (a.k.a. online banking)- internet banking application accessible through the Credit Union's website

Reg. E- the Electronic Funds Transfer Act

Internet -connected device- personal computer, tablet, or smart phone with internet capabilities

Application - software installed on a device, also known as an "app"

PDF - file format for electronic communications posted in online banking

PIN - personal identification number

E-SIGN: YOUR LEGAL RIGHTS

E-SIGN makes clear the fact that electronic signatures are legally equivalent to hand-written signatures. E-SIGN is the law that governs the Credit Union's E-Signature requirements and E-Statement services. E-SIGN and other laws and regulations require us to provide certain information in writing. That means you have the right to receive that information on paper. As explained in this E-SIGN Consent & Disclosure, we may also provide certain information to you in electronic form—following your review of this disclosure and your affirmative consent to access specific information electronically.

ACCOUNT REQUIREMENTS: QUALIFYING FOR ONLINE SERVICES

In order to access your periodic account statements, notices, and IRS income tax forms electronically you must enroll in both online banking and E-Statements. You acknowledge that once you enroll in E-statements those items will no longer be printed and delivered to you via the U.S. Postal Service.

ELECTRONIC COMMUNICATIONS: WHAT YOU WILL RECEIVE FROM US

You may access electronic communications from the Credit Union by logging in to HTFFFCU Online. You will receive e-mail notifications when electronic communications are available for viewing. Those e-mail notifications will be sent to the e-mail address you provide below on this form. The member who receives these e-mail notifications is responsible for reviewing the communications and notifying joint owners that they are available for viewing. Members must notify the credit union about any account discrepancies within 30 days after receiving e-mail notifications. Members that fail to notify the Credit Union about discrepancies within 30 days will have no claim against the Credit Union unless they result from electronic funds transfers. Please review the Reg. E provisions of the Credit Union's Deposit Account Contract for more details. If your e-mail notifications are returned "undeliverable", the Credit Union will stop sending them and return to paper delivery of communications.



Electronic communications may include, but are not limited to:

- This E-SIGN Consent & Disclosure and updates
- Online Banking and Mobile Banking Agreement
- A2A Transfer Service Agreement
- Periodic account statements
- Reg. B copies of real estate appraisals
- Reg. E Annual Error Resolution Notices
- Reg. E., Reg. Z., and TISA Change-in-Terms Notices
- Reg. P Annual Privacy Notices
- Reg. X Homeownership Counseling Notices
- Reg. Z Annual Billing Rights Notices
- Reg. Z Truth-in-Lending Statements (consumer loans)
- Reg. Z Loan Estimates (real estate loans)
- Reg. Z Closing Disclosures (real estate loans)
- Reg. CC Substitute Check Disclosures
- TISA Rate and Fee Disclosures
- IRS income tax forms 1099-INT, 1099-R, and 1098
- Member service agreements (Part 1 and Part 2)
- Loan applications, agreements, disclosures, and subsequent action forms
- Agreements to provide property insurance
- Credit insurance applications, agreements, and disclosures
- GAP waivers and addenda
- Extended warranty applications
- Automatic transfer agreements
- Blaze Check pre-approved drafts
- FirePay P2P agreements
- Mobile Deposit remote deposit capture agreements
- Balloon addenda for R.E.D. program
- Member service contract applications (extended warranty)
- Powers of attorney

HARDWARE & SOFTWARE REQUIREMENTS

In order to receive, access, and retain electronic communications, you must provide at your own expense an internet-connected device that is compatible at the time of such access with the minimum requirements outlined below. You understand that your periodic account statements, notices, and IRS income tax forms will no longer be sent to you via the U.S. Postal Service. You will need an e-mail account to receive notifications when electronic communications are available for viewing. You will need an internet-connected device to access online banking. You will need the most recent version of an application capable of reading PDFs such as Adobe Reader or Preview. Adobe Reader software is available to download from Adobe's website at <http://get.adobe.com/reader> free of charge. Please refer to the Adobe Reader hardware requirements listed on their website to determine its compatibility with your device.

HOW TO GRANT CONSENT

- Log in to HTFFFCU Online, click on "Statements", then click on the "E-Sign Consent & Disclosure" link.
- Once you have read it, input your e-mail address at the bottom of this form, then click "Accept"
- On the next screen, click the "Open PDF" button, input the PIN from that PDF, then click the "Continue" button to demonstrate that you can access electronic communications in PDF format.
- By clicking the "Accept" button
 - o You acknowledge that you have read and understand this E-SIGN Consent & Disclosure
 - o You grant affirmative consent (opt-in) to access communications electronically.
 - o You agree to be bound by the terms stated in this agreement.
 - o You understand that e-mail notifications will be delivered to **the e-mail address you provide below** when electronic communications are available for viewing and that you must log into your account via online banking to view them.



- o You understand that you should contact the Credit Union at 713-864-0959, 800-809-0600 (toll-free), or info@htfffcu.org to report any problems with your electronic communications or to request them in paper form.
- *If you prefer to continue receiving communications from the Credit Union in paper form, simply click “Decline” below.*

HOW TO WITHDRAW CONSENT

If you decide that you no longer want to access account statements, notices, or tax statements electronically and want to resume receiving them in paper form via the U.S. Postal Service you may do so at any time provided you give the Credit Union a reasonable amount of time to act upon your request.

There are 2 ways to withdraw consent

- Log in to HTFFFCU Online, click on “Statements”, check the box next to your account, and click the “Opt Out” link.
- Mail a letter to P.O. Box 70009, Houston, TX 77270 that states your wish to discontinue receiving E-statements and includes your account number.

OBTAINING & RETAINING PAPER COPIES OF E-COMMUNICATIONS

We recommend that you retain hard copies of this E-SIGN Consent & Disclosure, and our most recent TISA Rate & Fee Disclosures, Privacy Policies, Billing Rights Notices, and Error Resolution Notices or save them to your hard drive.

- Electronic account statements will be retained on HTFFFCU Online for 18 months.
- You may print copies of any electronic communications we make available to you on HTFFFCU Online using the print function of your internet browser and your own printer.
- If you require the credit union to print copies for you, please refer to our online Fee Schedule of our most recent TISA Rate & Fee Disclosures.
- You may also store any electronic communications we make available to you on HTFFFCU Online on your hard drive.
- This E-SIGN Consent & Disclosure will be available for your review at any time under the “Legal” link that appears on the Credit Union’s website (www.htfffcu.org)

HOW TO UPDATE YOUR CONTACT INFORMATION

Log in to HTFFFCU Online, click on “Statements”, check the box next to your account, click the “Update My Email” link, input your new e-mail address in the “New Email” field, then click “Save”.

COMPREHENSIVE CREDIT UNION CONTACT INFORMATION

To discuss an online banking issue you may contact us using one of the channels below:

- Phone: 713-864-0959 or 800-806-0600 (toll-free)
- E-mail: info@htfffcu.org
- Website: www.htfffcu.org
- Mailing address: P.O. Box 70009, Houston, TX 77270

Please provide the following information:

- Name
- Account number
- Problem, issue, reason for contacting the Credit Union
- Manner in which you prefer to communicate: phone, mail, email, etc.

