



ESIGN Services Disclosure and Agreement

Before you may enroll in or access our Electronic Presentment Services ("ESIGN 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 statements (including checking, credit card and line of credit accounts), tax documents, and associated disclosures. Please read this ESIGN Disclosure and Agreement ("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 enroll in our ESIGN Services. If you do not consent to receiving your statements electronically, our ESIGN 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 ESIGN Services, please logon to America's Credit Union Home Banking, click on e-Statements and complete the enrollment process. For compliance purposes with ESIGN and other laws and regulations regarding electronic statement presentment, if you are currently using e-statements with no paper copy, you must re-enroll for e-Statements to continue electronic delivery of your statements. If you do not verify your wish to continue electronic delivery of your statements, you will begin receiving paper statements mailed to your physical address of record, which will result in a \$3 fee for the paper statement.

E-Statement Agreement

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 e-mail address and, therefore, is enrolling in our ESIGN Services. The words "Credit Union," "we," "our," and "us" means America's Credit Union. The phrase "Business Days" means M-F, excluding ACU observed holidays.

1. **Agreement Acceptance:** By enrolling for e-Statements only you are agreeing that:

- a) You are requesting that America's 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 our Internet Home Banking where you can view your statement electronically via the "E-Statements" link. In order to receive an e-statement for the same calendar month as your enrollment, said enrollment must be received by the Credit Union at least five (5) Business Days prior to the last business day of the calendar month.
- b) If you change your e-mail address, you will notify us of the change so that we may continue to send your e-statement notification electronically. You will also notify us of any changes in physical address or telephone number.
- c) Following your e-statement enrollment submission, you will receive an e-statement introduction/welcome e-mail to the e-mail address you have input into the e-statements enrollment form. The purpose of this e-mail is to verify your e-mail address is valid. In the event that we cannot verify your e-mail address, we will attempt to contact you for an information update. If for

any reason, we are unable to obtain a valid e-mail address we will provide you notice that your e-statement enrollment was rejected and you will have to re-enroll with a valid e-mail address.

- d) Once fully enrolled into the e-statement program, each time a statement is produced for your account, you will receive a notification e-mail informing you that your e-statement is ready for viewing per the instructions provided in 1(a) of this Disclosure. In the event that we are unable to deliver this notification e-mail to you because of an inaccurate e-mail address, we will attempt to contact you for an information update and attempt to re-send your e-statement notification. As a last resort, your statements will be mailed to your physical address of record. (There is a \$3 fee associated with paper statements, see 4(d) of this Disclosure.)
- e) Except as expressly provided in this Disclosure, your participation in the ESIGN Services program does not change your rights and obligations related to your membership, as described in the America's Credit Union Membership & Account Agreement, which was provided to you at the time you established membership with the Credit Union (as amended by us from time to time) 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 e-mail 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).
- f) Except:
 - a. in the case of undeliverable e-mail;
 - b. in the case of your withdrawal of your consent to electronic delivery of your statements and resulting un-enrollment from the ESIGN Services, as described below, or;
 - c. upon your express request, as described below, after your enrollment in the ESIGN Services becomes effective, you will no longer receive paper copies of your statements, unless you opt-in for e-statement and paper statement delivery, which will result in a \$3 fee for the paper statement.

2. System Requirements: In order to participate in the ESIGN 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 (Secure Sockets Layer) 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) In Home Banking on our website, www.americascu.org
- b) By fax to 214-453-0717
- c) In person at any ACU branch
- d) By postal mail to:

America's Credit Union
PO Box 671149
Dallas, TX 75367

4. Your Rights and Options:

- a) **Paper or Non-Electronic Form.** You are not required to enroll in the ESIGN Services program. You can continue to receive your statements in the same format in which you currently receive your statement, including, if applicable, paper. (There is a \$3 fee associated with paper statements, see 4(d) of this Disclosure.) If you would like to receive your statements electronically, however, you must enroll in the ESIGN Services program and agree to the terms set forth in this Disclosure.
- b) **Withdrawal of Consent to Electronic Delivery.** If at any time after you enroll for e-statements you wish to withdraw your consent to electronic delivery of your statements, you may unsubscribe within Home Banking, or you may contact the Credit Union (using any of the methods included within Section 3 of this Disclosure) and withdraw your consent to receive electronic delivery of your Credit Union statements. If you withdraw your consent, you will be un-enrolled in the ESIGN Services program and will no longer receive your statements electronically. Statements issued after your withdrawal will be mailed to your physical address of record. (There is no withdrawal fee, however there is a \$3 fee associated with paper statements, see 4(d) of this Disclosure.) If at any time after you withdraw from ESIGN Services, and you wish to again receive electronic delivery of your statements, you will be required to re-enroll in the program in accordance with this Disclosure.
- c) **Duration of Consent.** If you consent to electronic delivery of your 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;
 - (ii) the Credit Union's discontinuation of electronic statement delivery services, or;
 - (iii) the Credit Union has rejected your enrollment due to the Credit Union's inability to validate your e-mail address.
- d) **Non-Electronic Copy.** If, after you are enrolled in the ESIGN Services program and without withdrawing your consent to electronic delivery of statements, you would like to obtain a paper copy of a specific statement, you should contact America's Credit Union using any of the methods included in section 3 of this Disclosure. There is a \$5 fee associated with requested paper copies of statements. Please refer to the most recent Fee Schedule on our website at www.americascu.org. We will notify you of changes as required by law.