

## Electronic Disclosures and Consent

The Electronic Signature (“E-Sign Act”) applies to all electronic communications between you and River City Federal Credit Union. To receive your disclosures, statements, and credit union mail in an electronic format ONLY, you must carefully review the terms and conditions and affirmatively consent by logging into your online or mobile banking account. You may print and download the disclosures and statement we provide electronically in the future.

1. You consent to receive electronic disclosures including statements, notices related to your deposit account, loans, and other services we offer. Some documents may require you to be enrolled in Online banking to retrieve.
2. At any time after you have consented, you may withdrawal your consent to electronic delivery of your documents:
  - In writing to: River City Federal Credit Union, P.O. Box 12689, San Antonio, TX 78212
  - Call us at: 1-800-535-3322
  - Or Emailing us at: [memberservices@rcfcu.org](mailto:memberservices@rcfcu.org)

Withdrawing your consent may also terminate or change certain services that require eStatement delivery. Please contact us with any questions.

3. You may also contact at one of the methods above to receive a copy of any disclosures, statements or notices you have received electronically. \*Fees may apply, please refer to the Truth and Savings Fee Schedule.
4. If any of your contact information or email address changes; it is your responsibility to update us using any of the methods above. Please include your name and account number. If we receive any returned mail, or electronic notices, we may consider this as a withdraw to electronic consent.
5. To access electronic documents, you have agreed to receive electronically, you will need an internet capable device with a working internet connection and the following:
  - The most current version of Internet Explorer or another web browser
  - The latest version of Adobe Acrobat to open documents
  - In order to retain the electronic disclosures, statements or mail, you will need a printer or media storage to save documents.

If these requirements change substantially, we will provide you with the updated requirements and disclosures. This Electronic Disclosures and Consent is subject to the terms of your Account Agreement with us.

You must login to your online banking or mobile banking account to accept the terms above a consent to receive the above described disclosures, notices and mail in electronic means only.