

## Consent to Receive Credit Union Documents Electronically

When you sign up for our Home Banking service, we are required to provide important disclosures to you concerning the service. Normally, these disclosures must be provided to you in paper form, but by providing your consent below, you can authorize FivePoint Credit Union ("Credit Union," "we," or "us") to provide your disclosures electronically. If you consent below, the Credit Union will also provide electronically all future notices and other communications related to the Internet Banking service, your Credit Union membership, and your Credit Union deposit and loan accounts. This includes notices concerning amendments to your agreements, privacy notices, funds availability notices, Fair Credit Reporting Act and Equal Credit Opportunity Act notices, and Truth in Lending disclosures if you have any loan accounts with us now or in the future. If at any time you sign up for additional Credit Union electronic services, such as Internet Bill Pay, Electronic Account Statements, FinanceWorks Account Aggregation, and POPMoney, this consent will also apply to any documents concerning those services and to any future notices and other communications concerning those services. Please carefully review these terms and click the "I Agree" button below to provide your consent. We encourage you to print or download these terms and retain them with your Credit Union records for future reference. When you provide your consent, you agree to be bound by the following terms, and your consent will become effective immediately.

1. By providing your consent, you represent that you are authorized to provide this consent for all persons who are owners, borrowers, or are otherwise authorized to access any of your Credit Union deposit and loan accounts, and that all such persons agree to be bound by the terms of this consent. This consent to receive electronic documents and notices applies to the primary member's deposit and loan accounts only. Even after you have provided this consent, we may choose to send future notices, disclosures, and other documents in paper form at any time, but we are under no obligation to do so. If you provide your consent, you agree that you will continue to monitor your paper mail for important notices and communications from us.

2. After you consent, you may request a paper copy of any electronic document for which you have provided your consent at no charge by writing or telephoning us at *FivePoint Credit Union, P.O. Box 1366, Nederland, TX 77627*, 409.962.8793 or 800.825.8829. If you wish to withdraw your consent at any time, you may do so by contacting us at the address or telephone numbers above. Your withdrawal will become effective after we have received it and have had a reasonable opportunity to act on it.

3. Your e-mail address is required to participate in this service. For some electronic documents, we may send a courtesy e-mail notification to your e-mail address and/or backup e-mail address on record when your documents are available for review. You agree to review your electronic documents promptly. If your e-mail address changes, you agree to promptly update your information by changing it from within the Home Banking program. If we send an e-mail notification and it is returned to us undelivered, your responsibility to retrieve and review your electronic documents in a timely manner is in no way diminished. We reserve the right to terminate your participation in this service without notice if an e-mail notification we send to you is returned to us as undelivered within 45 days of our notifying you by U.S. mail that an e-mail notification we have previously sent to you could not be delivered. If we terminate your participation in this service, all Credit Union documents will be sent to the primary member's physical address in paper form.

4. To access your electronic documents, you will need a computer or other Internet device with a working Internet connection and the following:

- A compatible web browser that supports 128-bit encryption. Compatible web browsers include Windows® Internet Explorer, Google Chrome, and Mozilla Firefox. For security reasons, you agree to use the most recent available version of your browser software.
- Adobe® Reader, Acrobat®, or another software program that allows you to view and print or save PDF documents. [Click here](#) to download the free Adobe® Reader.

- An email program that permits you to receive email messages.

To retain your electronic documents, you must have a working printer connected to your system or sufficient storage capacity for computer data. It is your sole responsibility to ensure your computer and related equipment are capable of operating in a manner that allows you to use this service and remain compatible with our requirements. If you do not meet the requirements, you may not consent to this service. If, after consenting, you are no longer able to meet the requirements to access your electronic documents, you may visit any of our stores where we have staff available to help print your documents at no charge or you may withdraw your consent as set forth in Section 2 above. In any event, you agree that it is your responsibility to ensure that you receive and review all Credit Union documents in a timely manner.

5. We may terminate or suspend this service or add to, change, or delete any of the terms of this service at any time, and we will advise you of any such termination, suspension, or change. The FivePoint Credit Union Membership Agreement and Disclosures are incorporated by reference into these terms. In the event of any conflict with any terms of the Membership Agreement and Disclosures, the terms of this consent will control.

To check your system and ensure that you can retrieve and retain electronic documents in the file format we will provide them, click here: [Privacy Policy](#).