



Consent to Receive the Online Banking Services Agreement, Deposit Account Statements, and Other Notices and Disclosures Electronically

With your consent, we may provide in electronic form: (i) the Online Banking Services Agreement and any updates or amendments to the Agreement, (ii) your Credit Union deposit Account and loan statements, and (iii) any notices, additional agreements, and disclosures related to the Online Banking Services and your deposit and loan Accounts documented on the deposit Account Statement (collectively, the “Documents”). To provide your consent, carefully review the following terms and accept the agreement. If you do not agree to these terms, you may not consent. 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 enter into this consent for all persons who are owners of or are authorized to access any of your Credit Union Accounts, and that all such persons will be bound by the terms of this consent. This consent to receive the Documents electronically applies to the primary member’s online banking services, deposit Accounts and deposit Account statements, and other notices and disclosures related to the online services and the deposit Account statements. If you have any open-end loans with us that are documented on the deposit Account statement, we may also provide the Truth-in-Lending periodic statement disclosures and any notices or other communications related to your open-end loans electronically. You understand that, by providing your consent and electing to receive your periodic deposit Account statements electronically, we will no longer provide your deposit Account statement in paper form. As each Account statement becomes available, you agree to review it promptly, promptly provide it to the other owners and authorized persons on your Accounts for their review, and promptly report any errors or discrepancies on the Account statement to us. Notwithstanding any of the foregoing, we may occasionally choose to send Account statements and other notices and disclosures related to your deposit and open-end loan Accounts in paper form at any time in our sole discretion, but we are under no obligation to do so. We will normally only do this when conditions prevent us from providing your Documents electronically. Because of this, you agree to monitor your postal mail for important communications from us even after you consent.

2. After you consent, you may request a paper copy of any Document for which you have provided your consent by writing, telephoning, or e-mailing us at *DATCU Credit Union, P.O. Box 827, Denton, TX 76202-0827, (866) 387-8585, info@datcu.org*. We may charge a fee as set forth in our Fee Schedule to provide paper copies of Documents we have provided electronically. Note that you may be able to access the Documents you need from within the Home Banking program and print them yourself for no charge. You may withdraw your consent to receive future Documents at any time by contacting us in person, by mail, or by email to the address 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. We will send a courtesy e-mail notification to your e-mail address of record (or backup email address if your primary address fails) when your E-Statement and Account Documents covered by this consent are available for viewing and retention. You agree to promptly notify us at the address, telephone, or fax number above if your e-mail address changes. If we send an e-mail notification and it is returned to us undelivered, you agree that your responsibility to retrieve and review your E-Statements and Account Documents in a timely manner is in no way diminished. We reserve the right to terminate your enrollment in this service if an e-mail notification we send to you is returned to us as undelivered within 30 days of our notifying you by paper mail that an e-mail notification we have previously sent to you could not be delivered. If we terminate your enrollment in this service, E-Statements and other disclosures and notices will be sent to the primary member’s address of record in paper form.

4. To access the Documents electronically, you will need a computer or other Internet device with a working Internet connection and the following software:

- A compatible web browser that has “cookies” enabled and supports 128-bit encryption.
- An Internet connection for the PC.

- An email address.
- Adobe® Reader 4.0 or a later release or other software that allows you to view and print or save PDF documents. [Click here](#) to download the free Adobe® Reader.
- To retain your Documents, you must have a working printer connected to your system or sufficient storage capacity.

It is your sole responsibility to ensure your computer and related equipment are compatible with these requirements and are capable of operating in a manner that allows you to use this service. If you do not meet the requirements, you may not enroll in this service. If, after enrolling in this service, you are no longer able to meet the requirements to access your Documents electronically, you may visit any of our branch offices where we have computer stations available to print your Documents at no charge, or you may withdraw your consent as provided in Section 2 above. In any event, you agree that it is your responsibility to ensure that you and all other Account owners and authorized Account signers receive and review the Documents and report any errors or problems to us in a timely manner.

5. We may terminate 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 or change. If we terminate this service, we will send future Documents to the primary member's address of record in paper form. This consent is incorporated by reference into the DATCU Credit Union Membership and Account Agreement.

By accepting this agreement, (i) you agree to the terms of this consent, (ii) you represent that you have access to equipment capable of accessing and retaining your Online Banking Services Agreement, Deposit Account Statements, and Other Notices and Disclosures as described in this consent, (iii) you acknowledge and agree that your duty to promptly review your Deposit Account Statements and to report errors and discrepancies to us promptly is in no way diminished by electing to receive electronic deposit Account statements, and (iv) you affirmatively consent to receive your Online Banking Services Agreement, Deposit Account Statements, and other notices and disclosures as described in this consent by electronic means.