



## **E-Signature Disclosure**

This E-SIGN Consent Agreement (“Agreement”) allows us to provide you with electronic versions of important notices and documents associated with opening an account at Government Employees Federal Credit Union (GEFCU). Certain laws and regulations require us to provide notices and disclosures to you in “writing” (traditionally this is defined as a paper notice); with your consent, the E-SIGN Act allows us to provide these document to you electronically.

### **1. Intent to Use Electronic Signatures**

By continuing, you hereby adopt as your electronic signature—you affirmatively consent and agree that you are signing this Consent Agreement electronically and your electronic signature on agreements and documents has the same effect as if you signed them in ink. This Agreement applies to all initial disclosures, notices, and terms and conditions related to opening an account at GEFCU. This consent will remain effective through the account application process or until expressly withdrawn by you. This consent does not apply to account documentation during the lifetime of the account (e.g., electronic account statements) nor does it apply to future account applications. Your consent does not mean that we must provide documents electronically but instead that we may deliver some or all of those documents electronically.

### **2. Withdrawal of Consent to Electronic Signatures & Electronic Disclosures**

You may withdraw your consent to use electronic signatures or to receive electronic disclosures at any time by contacting us by telephone at 512-339-9812 or by mail at PO Box 81535 Austin, TX 78708. Withdrawing your consent to this agreement will terminate your ability to provide electronic signatures and to receive disclosures and other documents electronically.

### **3. System Requirements**

To access, view and retain your account information electronically, you must have:

- A personal computer or device capable of accessing the internet
- A valid e-mail address
- An Internet web browser capable of supporting 128-bit encryption
- Software which permits you to receive, access, print and save PDF (Portable Document Format) files, such as Adobe Acrobat Reader

#### **Acceptance**

You will be asked to acknowledge your acceptance of these terms by checking the box before you are able to continue with your application. In doing so, you are confirming that you meet the system requirements described above, that you have demonstrated your ability to receive, retain, and view electronic documents on your device, and that you have an active and valid email address.