

CONSENT TO CONDUCT TRANSACTIONS ELECTRONICALLY AND TO RECEIVE ELECTRONIC DISCLOSURES AND NOTICES

This disclosure documents your consent to conduct transactions electronically and to electronically receive disclosures and notices relative to the accounts you have at TEXAR Federal Credit Union. The disclosure also describes your rights relative to conducting transactions electronically and to electronically receiving disclosures and notices, as well as the consequences of withdrawing your consent. We recommend you print and retain a copy of this disclosure and all the disclosures and agreements related to this transaction.

You understand, prior to consenting, that:

- (1) Your consent applies only to disclosures and notices for this membership number;
- (2) Unless you consent, you have the right to receive all required disclosures and notices in paper or non-electronic form;
- (3) Even after consent, if you want to receive a paper copy of the disclosure or notice in addition to the electronic disclosure you can obtain one copy free of charge by calling us or writing us at the number or address listed below; thereafter, a fee may be assessed;
- (4) You can withdraw your consent at any time by calling or writing us at the number or address listed below, but such a withdrawal of consent will result in discontinuing any benefits received by being enrolled in this program i.e. the Easy Money Program; and
- (5) By consenting to conduct transactions and receive disclosures and notices electronically you agree to provide us with the information (such as a current email address) needed to communicate with you electronically and update us as to any changes in such information by calling or writing us at the number or address listed below or by visiting AnyWhere Access on our website.

We reserve the right to provide any disclosures or notices in writing, rather than electronically. Except as otherwise provided in this or other agreements, by law, or on our website, you cannot give us notices electronically, and all notices from you must be in writing.

Hardware and Software Requirements

The minimum computer hardware and software requirements to receive and keep the electronic disclosures and notices are:

- An Internet-enabled computer capable of viewing HTML web pages. We recommend using the latest version of Internet Explorer®, Firefox®, Safari®, or any other standard-compliant web browser. All browsers are required to have *at least* 128-bit encryption capability.
- An established e-mail account.
- Electronic statements, disclosures, and notices will be delivered in the PDF file format and are viewable with Adobe's Adobe Reader software or an equivalent PDF viewer.

Contact Information

903-223-0000
TEXAR Federal Credit Union
2301 Richmond Road
Texarkana, TX 75503

CreditCards@gotexar.com

Consent

By clicking "I Agree" you consent to receive disclosures and notices electronically and to the terms and conditions as described above.