

## Documents Terms & Conditions

**Voluntary Consent** - You voluntarily elect to receive any document or disclosure provided by Randolph-Brooks Federal Credit Union ("RBFCU") online (each and "electronic Document") via email, text message or any other electronic means provided by RBFCU, as described in these terms and conditions. The Documents include without limitation:

- Electronic Statements
  - Monthly or Quarterly Account Statements
  - Annual Roth IRA or IRA Statements
  - Mastercard Statements
  - Mortgage Statements
  - Line of Credit Statements
- Annual Notices
  - Confirmation of Account Notice
  - Privacy Statement
- Account Notices
  - Overdraft Notices
  - Security Notices
  - Courtesy Pay Notices
  - Safe Deposit Box
  - Certificate Renewal Notices
- Loan Notices
  - Loan Disclosures
  - Loan Change in Terms Notice
- General Notices
  - Any other notice or mailer RBFCU normally makes available via the postal service, including any change in terms notices
- Tax Forms
  - 1099 Forms
  - 5498 Forms
  - 1098 Forms

\*Note: Not all of these Documents are available today for electronic delivery and therefore may be mailed to you via postal service. As the documents become available electronically, you will be notified.

**Electronic Statement Definition** - An electronic Statement is an online version of your statement from RBFCU that can be displayed on a personal computer monitor or mobile device and printed as needed.

**Electronic Statement Access** - After you have enrolled in the electronic Statement service, we will notify you at the email address you specify when your statement is available to view online. You can access your electronic Statement by going directly to online banking at [www.rbfcu.org](http://www.rbfcu.org). After you log on to Online Banking, click the Statements link and then select a statement. Additional personal identification numbers (PIN) or passwords are not necessary.

**Electronic Disclosures** - You agree to accept all your statements and disclosures related to your statements online. Your electronic Statements will look similar to the printed statements you currently receive. Envelope enclosures, such as our monthly newsletter and marketing literature, will be available to you online on the Statement Menu and will be provided to you in the PDF format. Electronic Documents are deemed given, received, and effective upon being transmitted by RBFCU to the email address provided by you.

**Access System Requirements** - You acknowledge that you have access to hardware and software required to access the electronic Documents, including without limitation a computer that has a current and up-to-date browser for your operating system.

**Changes in Hardware and Software** - If we change the hardware or software used to transmit your account documents electronically, and if our change may materially affect your ability to receive, access, or retain your electronic Documents, we will notify you in advance of the changes via online banking.

**Limited Document Delivery** - You acknowledge and agree that by requesting electronic Documents, you will no longer receive paper copies of those documents.

**Your Rights to Receive a Paper Document** - To retain a paper copy of your electronic Document for future reference, you acknowledge that you have, or have access to, a printer capable of printing copies of your electronic Documents. If your computer or printer is not working properly, or if for some other reason you are unable to print your electronic Documents, you have the right to request a copy of your document; however, we may choose to charge you a nominal fee. Refer to your Membership and Account Agreement for a listing of all fees. You may secure a replacement copy by:

- Sending an Online Banking secure message,
- Calling the Member Service Center at 210-945-3300 (San Antonio), 512-833- 3300 (Austin), or 1-800-580-3300 (toll free), or
- Visiting any one of our branch locations and printing your documents from the lobby computer. (There is no charge for printing the documents from the branch computer.)

**Electronic Statement Retention Period** - After you are enrolled to receive electronic Documents, your statements will be archived in Online Banking and available for your review for 24 months from the first date each electronic Statement is made available.

**Updating Your Electronic Address** - You agree to specify a valid email address for electronic Document notifications. You are encouraged to provide a secondary email address, different from the primary address, to be used as a back-up in the event delivery to your primary address fails. Should you change your email address(es) after enrollment, you agree to update it in your online profile before the last day of the month to avoid any interruption in your electronic Documents notification service.

**Procedure for Returned Email Notification** - If we send an email notification that your electronic Document is available and the email is returned undeliverable for any reason and you only have one email address on file, a notification will not be received for that month. If you have a primary and secondary email address on file and the primary email notification is returned undeliverable for any reason, an email notification that your electronic Document is available will be sent to the secondary email address. If the secondary email address is returned for any reason as well, a notification will not be received for that month.

**Protection of Your Confidential Information** - To protect your financial information, neither your account number nor any truncated portion of it will be used in the email message. We uphold the security standards detailed in the RBFCU Privacy Policy and RBFCU Online Banking User Agreement for all online transactions.

**Unauthorized Use or Access of Your electronic Documents** - By agreeing to the terms and conditions set forth in this agreement, you acknowledge your responsibility to safeguard your Online Banking logon password. Should you choose to disclose your password to anyone else, or if your password is lost or stolen, third parties may be able to access your information. You agree not to hold RBFCU liable for any loss resulting from the unauthorized access and/or use of your electronic Documents. If you believe your password has been stolen or compromised, please call the Member Service Center immediately at 210-945-3300 (San Antonio), 512-833-3300 (Austin), or 1-800- 580-3300 (toll free).

**Effective Time Period** - After you are successfully enrolled to receive your documents online, your electronic Documents service will remain in effect until cancelled by you or by RBFCU.

**Your Right to Withdraw Consent** - You may withdraw your consent and terminate this agreement at any time. You acknowledge that to cancel your enrollment you must go to the Electronic Documents Preference Page and click on the Cancel Documents button.

You will not be penalized or incur any fees when reverting to paper documents. You agree to provide a reasonable period of advance notice to allow RBFCU to resume the paper documents delivery via the postal service. A paper document furnished after the document date will be considered timely if furnished within 30 days after the date the withdrawal of consent is received by RBFCU. If you elect to cancel the electronic Document service, online access and review of electronic Statements will not be available for viewing.

**Scope of Cancellation** - Should you voluntarily withdraw your consent; your cancellation applies to your electronic Documents service and does not terminate any of your accounts or impair your relationship with RBFCU.

**Termination of Electronic Document Services** - In the event that RBFCU believes online delivery of your document presents security or operational concerns, or if electronic Documents delivery is no longer viable, you acknowledge that RBFCU reserves the right to discontinue this service and will alternately provide you with paper documents.