

Paperless Preference Agreement

From time to time, Randolph-Brooks Federal Credit Union (we, us or Company) may be required by law to provide to you certain written notices or disclosures. Described below are the terms and conditions for providing to you such notices and disclosures electronically through your Online Banking user account. Please read the information below carefully and thoroughly, and if you can access this information electronically to your satisfaction and agree to these terms and conditions, please confirm your agreement by clicking the “I accept” button at the bottom of this document.

Getting paper copies

At any time, you may request from us a paper copy of any record provided or made available electronically to you by us. For such copies, you will have the ability to download and print any documents we send to you through your Online Banking user account for a limited period of time after such documents are first sent to you. After such time, if you wish for us to send you paper copies of any such documents from our office to you, you will be charged a fee in accordance with the Membership Agreement. You may request delivery of such paper copies from us by following the procedure described below.

Withdrawing your consent

If you decide to receive notices and disclosures from us electronically, you may at any time change your mind and tell us that thereafter you want to receive required notices and disclosures only in paper format. How you must inform us of your decision to receive future notices and disclosure in paper format and withdraw your consent to receive notices and disclosures electronically is described below.

To withdraw your consent with Randolph-Brooks Federal Credit Union

To inform us that you no longer want to receive future notices and disclosures in electronic format you may:

- Send a secure message from your Online Banking user account; or
- Call the Member Service Center at 210-945-3300 (San Antonio) or 512-833-3300 (Austin); or
- To cancel your enrollment you may log into Online Banking and go to the Paperless Option Page and click on the button to cancel electronic documents.

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 Randolph-Brooks Federal Credit Union.

Consequences of changing your mind

If you elect to receive required notices and disclosures only in paper format, it will slow the speed at which we can complete certain steps in transactions with you and delivering disclosures and services to you because we will need first to send the required notices or disclosures to you in paper format, and then, as applicable, wait until we receive back from you your acknowledgment of your receipt of such paper notices or disclosures. You may withdraw your consent and terminate this agreement at any time. You acknowledge that to cancel your enrollment you may contact us as described in the paragraph above. You will not be penalized or incur fees for reverting to paper documents.

All notices and disclosures will be sent to you electronically

Unless you tell us otherwise in accordance with the procedures described herein, we will provide electronically to you through your Online Banking user account all required notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you during the course of our relationship with you. Such documents include, but are not limited to, change in terms notifications, transfer receipts, periodic statements, tax documents, and periodically required notices that are normally included with paper statements. To reduce the chance of you inadvertently not receiving any notice or disclosure, we prefer to provide all of the required notices and disclosures to you by the same method and to the same address that you have given us. Thus, you can receive all the disclosures and notices electronically or in paper format through the paper mail delivery system. Please also see the paragraph immediately above that describes the consequences of your electing not to receive delivery of the notices and disclosures electronically from us.

How to contact Randolph-Brooks Federal Credit Union:

You may contact us to let us know of your changes as to how we may contact you electronically, to request paper copies of certain information from us, and to withdraw your prior consent to receive notices and disclosures electronically as follows:

- To contact us by email send messages to: memberservices@rbfcu.org; or
- Send a secure message from your Online Banking user account; or
- Calling the Member Service Center at 210-945-3300 (San Antonio) or 512-833-3300 (Austin); or
- To cancel your enrollment you may log into Online Banking and go to the Paperless Option Page and click on the button to cancel electronic documents.

To advise Randolph-Brooks Federal Credit Union of your new e-mail address

It is your responsibility to provide us with your accurate e-mail address and to maintain and update promptly any changes in this information. Accordingly, 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.

To request paper copies from Randolph-Brooks Federal Credit Union

To request delivery from us of paper copies of the notices and disclosures previously provided by us to you electronically, you may:

- Send a secure message from your Online Banking user account; or
- Call the Member Service Center at 210-945-3300 (San Antonio) or 512-833-3300 (Austin); or
- Visit 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.)

Termination of electronic document services

We reserve the right to furnish to you paper copies of information, communications and/or disclosures in lieu of and/or in addition to electronic records, at any time in our discretion. Additionally, in the event that we believe online delivery of your document presents security or operational concerns, or if electronic documents delivery is no longer viable, you acknowledge that Randolph-Brooks Federal Credit Union reserves the right to discontinue this service and will alternately provide you with paper documents.

Required hardware and software

To ensure you can access notices and disclosures electronically, you must have the hardware and software noted below as well as the necessary hardware and software to support such requirements. You also must maintain up-to-date web browsers and operating systems. The term ‘up-to-date’ means the latest version available from the publisher and fully supported by such publisher including regular security updates and technical support.

General:	Computer with Internet access Printer or the ability to download and retain electronic records
Email:	Internet-accessible and valid email account and address
Enabled Security Settings:	Allow per session cookies Users accessing the internet behind a Proxy Server must enable HTTP 1.1 settings via proxy connection
Browsers:	Operating Systems:
Safari 5 or later	Safari 5 for Mac OS X requires Mac OS X Snow Leopard 10.6. 2 or later. Safari 5 for Windows requires Windows XP SP2, Windows Vista

	or Windows 7, a minimum 256MB of memory and a system with at least a 500 MHz Intel Pentium processor
Firefox 19.0 or later	Windows XP SP2 Windows Server 2003 SP1 Windows Vista Windows 7 Windows 8 or later Mac - Mac OS X 10.6 or later
Edge 79 or later	Windows 7 Windows 8.1 Windows 10 SAC 1709 and later Windows 10 Enterprise 2015 LTSC Windows 10 Enterprise 2016 LTSC Windows 10 Enterprise 2019 LTSC Windows 10 Enterprise multi-session Windows 10 IoT Enterprise SAC Windows 10 IoT Enterprise 2019 LTSC Mac - Sierra (10.12) and later
Google Chrome 12.0.742 or later	Windows 7 or later OS X El Capitan 10.11 or later

These minimum requirements are subject to change. You acknowledge and agree that failure to utilize up-to-date web browsers and operating systems is not a change to the requirements.

Acknowledging your access and consent to receive materials electronically

To confirm to us that you can access this information electronically, which will be similar to other electronic notices and disclosures that we will provide to you, please verify that you were able to read this electronic disclosure and that you also were able to print on paper or electronically save this page for your future reference and access or that you were able to e-mail this disclosure and consent to an address where you will be able to print on paper or save it for your future reference and access. Further, if you consent to receiving notices and disclosures exclusively in electronic format on the terms and conditions described above, please let us know by clicking the “I accept” button below.

By checking the “I accept” box, you confirm that:

- You can access and read this Paperless Preferences Agreement; and
- You can print on paper the disclosure or save or send the disclosure to a place where you can print it, for future reference and access; and
- Until or unless you notify Randolph-Brooks Federal Credit Union as described above, you consent to receive from exclusively through electronic means all notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you by Randolph-Brooks Federal Credit Union.