

Paperless Preference Agreement

Application Disclosures, Account Statements, and Related Account Notices

Periodically, Randolph-Brooks Federal Credit Union may be required by law to provide certain notices or disclosures to you, and you have the right to receive these on paper. According to the Electronic Signatures in Global and National Commerce Act (E-Sign Act), we may provide such information to you electronically if we first present this disclosure and obtain your affirmative consent to receive this information electronically. Described below are the terms and conditions for providing you such notices and disclosures electronically through your Online Banking user account. If you can access this information electronically to your satisfaction and agree to these terms and conditions, please submit your consent to “opt-in” to Paperless Preference.

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 and retain notices, disclosures, and statements electronically, you must have a valid email account address, and an available access device such as a computer, laptop, tablet, or smartphone. You will also need internet access with a compatible “up-to-date” web browser, supported operating system and access to a program that reads and displays PDF documents for viewing and retaining electronic records. To view system and browser requirements when using rbfcu.org, [Online Banking](#), and the [RBFCU mobile app](#), refer to the “[Privacy and Security](#)” link in the footer of the homepage of rbfcu.org. 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

By checking the “Accept” box to opt-in to Paperless Preference, you confirm that:

- You have read and affirmatively consent to the terms of this Paperless Preferences Agreement;
- You acknowledge you have the ability to access and retain PDF versions of these disclosures; 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.