



E-Sign Disclosure and Consent

This Electronic Signature Act (“E-Sign Act”) Disclosure applies to all electronic communications between you and Mobiloil Federal Credit Union. When you consent to this disclosure, you agree to the following terms and conditions.

Documents Sent Electronically

We will provide various documents in an electronic format and discontinue sending them to you in paper form. At any time, you may opt to receive these documents in paper form. The documents that will be sent electronically include, but are not limited to the following:

- Account Statements (You must sign up for Online Banking and electronic statements)
- Regulation D Addendum
- Electronic Funds Transfer
- Fee Schedule
- Funds Availability Notice
- Membership Account Agreement
- Privacy Notice
- Truth in Savings
- Adverse Action
- Other communication for important notices and/or product and service announcements from Mobiloil Federal Credit Union

Authorization

You must use our online Express Accounts tool to receive the Documents electronically. You must also provide and maintain a valid email address at all times. Invalid email addresses may be grounds for revoking electronic delivery of the documents.

Electronic Notifications

When we deliver the documents electronically, we will notify you with the email address we have on file. The email alert notification will only inform you of notice availability. Electronic statements and notices will need to be retrieved within your online banking account at www.mobiloilcu.org. You may update your email address safely and securely within your online banking account.

We will never use email to ask you to provide or verify personal or account information. Any email purportedly from us that requests your information or instructs you to click a link or open an attachment may be fraudulent. Please forward suspicious or fraudulent emails to onlineservices@mofcu.org or PO Box 12849, Beaumont, TX 77726.

Consent Withdrawal

At any time, you may withdraw your consent to the electronic delivery of your documents. Please contact us to request paper documents as follows:

Mobiloil Federal Credit Union
PO Box 12849
Beaumont, TX 77726
Toll Free: 800-892-1111
Email: onlineservices@mofcu.org

At our discretion, we may consider an invalid email address as a withdrawal of consent. We will not charge a fee to process your withdrawal of consent, but we may take a reasonable amount of time to process your request.

Updating Records

You are responsible for updating and maintaining your contact and other information with us as it pertains to this disclosure. You may contact us to update this information.

Hardware and Software Requirements

You will access the documents via a web page or link in our online Express Accounts tool. Electronic statements and other account notices will be made available within your online banking account.

To view printer friendly versions of the documents, you will need the most up-to-date version of Adobe Reader, which can be found at <http://get.adobe.com/reader/>. You will also need sufficient file space on your computer to save the documents for your records, unless you print them. Documents will be stored online for the stated length of time. Furthermore, a detailed list of hardware and software requirements for our electronic services and documents can be found at <https://www.mobiloilcu.org/wp-content/uploads/2014/03/Online-Services-System-Requirements.pdf>.

If these requirements substantially change, we will provide you with an updated disclosure. You must consent to the new disclosure to retain electronic delivery of the documents.

Paper Copies

We are not obligated to provide you a paper copy of the documents authorized to be sent electronically. However, we reserve the right to send you paper copies at our discretion.

If you would like paper copies without revoking your authorization to electronic delivery, you may either print the documents yourself, or you may request them directly from us. We may charge a fee for this request.

Communication in Writing

In accordance with the E-Sign Act, electronic communication of the documents will be considered "in writing" for the purposes of other federal and state laws.

E-Sign Act

Your consent to electronic delivery of the documents falls under the jurisdiction of the E-Sign Act. You also consent to comply to the fullest extent possible, as does Mobiloil Federal Credit Union.