



## Electronic Communications Disclosure and Agreement

Please review this document carefully and print a copy for your reference; current versions of this disclosure are available on the Terms and Conditions page of our website, by navigating to <https://www.raiz.us/home/disclosures> and by clicking on the "E-Communication Disclosure" link on our web page.

This Electronic Communication Disclosure and Agreement applies to all communications related to those products and services offered through our online application service.

The online application service allows you to confidentially apply for membership accounts, additional share accounts, and loans online from the privacy of your home, office or mobile device. You will have the ability to review your pending applications, check your application status, start new applications, upload documents to your existing applications, and send secure messages to our New Account and Lending staff.

As used in this Agreement, the words "we," "us," "our," and "Credit Union" refer to Raiz; the words "you" and "your" mean the individual(s) who has utilized our Service for the purpose of submitting a membership account or loan application. "Communication" means any emails, secure messages, disclosures, notices, privacy notices, and all other information related to all product(s) and service(s) sent between you and us through the Service, including but not limited to information that we are required by law to provide to you in writing.

If you do not wish to receive Communications electronically from us in conjunction with this Service, you may make your request or application by telephone, or in person at any Raiz office.

### **Scope of Communications to Be Provided in Electronic Form**

By accepting this Agreement, you agree that we may provide you with any Communications that we may choose to make available in electronic format, to the extent allowed by law, and that we may discontinue sending paper Communications to you, unless and until you withdraw your consent as described below. Your consent to receive electronic Communications and engage in electronic applications through the Service includes, but is not limited to:

- All legal and regulatory disclosures and Communications associated with the account or the products or services available through the Service for your account.
- Notices or disclosures about a change in the terms of your account or associated payment feature and responses to claims.
- Privacy policies and notices.
- Other Communications that we may include from time to time as part of our Service

### **Method of Providing Communications to You in Electronic Form**

All Communications that we provide to you in electronic form may be provided via email, or by access to a website that we will designate in an email notice we send to you at the time the information is available.

### **Communications In Writing**



All Communications in either electronic or paper format from us to you will be considered “in writing.” You should print or download a copy of this Agreement and any other Communication that is important to you for your records.

### **Your Consent and Demonstrating Your Accessibility to Electronic Communications**

By acknowledging receipt and confirming consent with this Agreement (by completing the necessary checkbox) and continuing to submit your account or loan application, you provide evidence of your intent to be bound by all the terms contained herein, and consent to the delivery of Electronic Communications via the internet to an email address you designate to receive such Electronic Communications. You also confirm that you meet the Hardware and Software Requirements as listed below and are able to access and retain Communications from us. Your consent to Communications applies to all Communications that we provide to you in connection with your Service activity or requests, loan applications, account applications and products and services which you have in the past, now or in the future.

In order to access, view, and retain E-Communications that we make available to you, you must have:

- Internet browser that supports 128-bit encryption.
  - Chrome
  - Firefox
  - Microsoft Edge
  - Safari
- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit.
- An e-mail account with an Internet service provider and e-mail software in order to participate in our electronic communications programs.
- An operating system and an Internet connection capable of receiving, accessing, displaying, and either printing or storing Communications received from us in electronic form via a plain text-formatted e-mail or by access to our web site using one of the browsers specified above.

Please note that utilizing older browsers may result in disabled functionality or limited access to services. The supported browsers are for use with the traditional online interface and devices (i.e., a desktop or laptop personal computer) and mobile devices (phones or tablets).

### **How to Withdraw Consent**

You may withdraw your consent to receive communications in electronic form at any time. To inform us that you no longer wish to receive future notices and disclosures in electronic format you may;

- send us an email to [cumail@raiz.us](mailto:cumail@raiz.us) and in the body of such request you must state your email, full name, mailing address, and telephone number.
- By telephone at 915-843-8328 or Toll Free Number 1-877-378-3281; or
- In writing by U.S. Mail addressed to: Raiz Federal Credit Union, Attention: Support Services, 12020 Rojas Drive, El Paso, Texas 79936



Your withdrawal of consent to receive Communications electronically will only apply to your access and use of the online application service; it will not impact any previously given consent to receiving e-Statements and/or e-Documents. Any withdrawal of your consent to receive electronic Communications will be effective only after we have had a reasonable period of time to process your withdrawal. No fees will be imposed to process the withdrawal of your consent to receive electronic communications.

### **How to Update Your Records**

It is your responsibility to provide and maintain a current e-mail address. To let us know of a change in your email address where we should send notices and disclosures electronically to you, you must send an email message to us at [cumail@raiz.us](mailto:cumail@raiz.us) and in the body of such request you must state: your previous email address, your new email address. We do not require any other information from you to change your email address.

### **Requesting Paper Copies**

We will not send you a paper copy of any Communication, unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an E-Communication by printing it yourself or by requesting that we mail you a paper copy, provided that such request is made within a reasonable time after we first provided the E-Communication to you. To request a paper copy, please submit your request to [cumail@raiz.us](mailto:cumail@raiz.us) and in the body of such request you must state your email address, full name, mailing address, and telephone number. We will bill you for any fees at that time, if any.

### **Federal Law**

You acknowledge and agree that your consent to electronic Communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act (the "Act"), and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

### **Consent**

To confirm to us that you can access this information electronically, which may be similar to other electronic notices and disclosures that we will provide to you, please confirm that you have read this E-Communication Disclosure, and (i) that you are able to print on paper or electronically save this E-Communication Disclosure for your future reference and access; or (ii) that you are able to email this E-Communication Disclosure to an email 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 as described herein, then select the check-box next to "I have read and agree to receive E-Communication" before clicking "I Agree" within your application. By selecting the check box next to "I have read and agree to receive E-Communication" and clicking "I Agree" you consent to receive all communications regarding products and services that are offered through our online application service. You further agree that your computer satisfies the hardware and software requirements specified above and that you have provided us with a current e mail address at which we may send electronic communications to you.