

ANGELINA FEDERAL EMPLOYEES CREDIT UNION E-SIGN ACT CONSENT AND DISCLOSURE

This Electronic Signatures in Global and National Commerce Act (E-SIGN Act) Consent and Disclosure provides important information required by the E-SIGN Act and authorizes the electronic delivery of all account notices, including but not limited to, disclosures, notices, statements, agreements, confirmations, or other information required to be delivered in writing under applicable law. This electronic delivery shall be in lieu of written communication. In order for you to access, view, print or retain electronic communication in connection with your account, your computer system or mobile device must meet the following requirements:

- An active email account
- Supported Web browsers (i.e. Internet Explorer, Firefox, Safari, Bing, Google)
- Java & Java Script enabled
- Pop-up blockers disabled or disabled for our site
- A printer or other device capable of printing and/or retaining Internet based data
- Adobe Acrobat Reader (for reading disclosures and documents and saving them to your PC as needed)

In order to communicate with you regarding your membership, account(s) and any related products and services you have requested, you must provide us with your valid e-mail address. It is your responsibility to promptly notify us of any changes to your email address. You can update your email address with us via mail to Angelina Federal Employees Credit Union, 900 Pershing Avenue, Lufkin, TX 75904, via secure message located on www.afecu.net, or by visiting the branch.

This and all agreements and disclosures delivered electronically or otherwise made available to you are considered "in writing" and are available to you by requesting a paper copy from us.

You can obtain a paper copy of this E-SIGN Act Consent and Disclosure by contacting us at (936) 632-7691 or (800) 569-9799 to request a paper copy free of cost when sent to you through regular U.S. mail.

You have the right to withdraw your electronic consent to conduct business electronically with us. You can notify us in writing via mail to Angelina Federal Employees Credit Union, 900 Pershing Avenue, Lufkin, TX 75904, via secure message located on www.afecu.net, or by visiting the branch.

This E-SIGN Act Consent and Disclosure is made in Texas and shall be governed by the laws of the State of Texas, to the extent that Texas law is not inconsistent with controlling Federal Law.

By signing below, you affirmatively consent to receive all account notices electronically to a specified email address.

Name: _____

Account Number(s): _____

Email Address: _____

Signature

Date