



GEFCU's Electronic Delivery Notice

GEFCU's on-line banking services are available only if you consent to communicate with GEFCU electronically, consent to receive electronic delivery of disclosures, notices and other information, and consent to receive electronic (instead of paper) records. This Electronic Delivery Notice describes the scope of such consent. Please read this Notice carefully.

Scope of Consent --- Electronic Communication / Electronic Records / Electronic Delivery: If you consent to this Electronic Delivery Notice, you agree to 1. Communicate with us electronically, 2. Receive electronic delivery of:

- Notices, information and communications about GEFCU's home banking services and your use of these services - such as, for example, the GEFCU Member Account Agreement, changes to GEFCU's Member Account Agreement and to other on-line banking agreements, changes to GEFCU's Member Account Agreement or other on-line banking systems or services, termination of GEFCU's Member Account Agreement or other on-line banking privileges, etc.,
- Disclosures that we are required by law to provide or make available to you in writing - for example, Electronic Funds Transfers Disclosure, Funds Availability Disclosure, Truth in Savings Disclosures, privacy notice, adverse action notice, etc. ("Disclosures"),
- Notices and information transmitted in, on or with account statements - for example, ATM Safety, changes to our deposit account agreement, etc. ("Notices"), and
- Information, notices and communications about your GEFCU accounts - for example, account statements, NSF notices, holds placed on your account or funds deposited into your account, late payment notices, loan papers, etc. ("Account Information") and

3. Receive electronic (instead of paper) versions of GEFCU's Home Banking, Disclosures, Notices and Account Information and admit that electronic versions are "writings" or documents in written form. In our sole discretion, we may choose to provide you with paper (instead of electronic) versions of Disclosures, Notices and Account Information and to not electronically deliver such items to you.

Definition of Electronic Delivery: "Electronic Delivery" means making information available by:

1. Posting such information at our website www.gefcu-austin.org or other applicable website,
2. Transmitting such information in an e-mail (or, at our option, in an attachment to an e-mail) to your e-mail address in our records, or
3. Sending a notice to your e-mail address in our records that such information is available at our website or with instructions on how to access such information or with links to such information.

You agree that the method of electronic delivery is at our sole option.

Why Consent: You cannot use GEFCU if you do not consent to our Electronic Delivery Notice and agree to communicate with us electronically, to receive electronic delivery of Disclosures, Notices and Account Information, and to receive electronic (instead of paper) records.

Right To Withdraw Your Consent and Right to Request a Paper Copy: You may withdraw your consent to communicate with us electronically, to receive electronic records (instead of paper copies), and to receive electronic

delivery of Disclosures, Notices and Account Information. If you withdraw your consent, you cannot use GEFCU online banking privileges or other on-line banking privileges will terminate. If you withdraw your consent for electronic delivery, a paper copy of future Disclosures, Notices, and Account Information will be put in U.S. mail addressed to the statement mailing address for your account in our records. Withdrawal of your consent will not affect the validity or enforceability of Disclosures, Notices and Account Information previously electronically delivered to you.

To withdraw your consent or to request a paper copy of Disclosures, Notices or Account Information, send us a secure message using the "Messages" Link in GEFCU or call us at 512-339-9812 during our normal business hours (Monday through Friday, excluding holidays, from 8:30 a.m. until 5:00 p.m. C.S.T.) or write us at GEFCU, P. O. Box 81535, Austin, TX 78708. If you request a paper copy, our photocopy fee and research fee applies.

Your Duty To Tell Us if You Change Your Email Address: If you consent to this Electronic Delivery Notice, you also agree to notify us if your e-mail address changes by calling us at 512-339-9812 during our normal business hours (Monday through Friday, excluding holidays, from 8:30 a.m. until 5:00 p.m. C.S.T.), sending us a message using the "Messages" Link in GEFCU or writing us at GEFCU, P.O. Box 81535, Austin, TX 78708

Hardware And Software Requirements For Accessing and Retaining Electronic Disclosures: To access and retain On-Line Info, Disclosures, Notices and Account Information, you must have:

1. A personal computer with Internet access and an operating system capable of supporting PDF format, Adobe® Acrobat® Reader®, version 4.0 or greater, and an Internet browser (such as, Microsoft® Internet Explorer 4.0, Netscape® Navigator 4.0, or greater) with a 56-bit encryption level setting although a 128-bit setting is recommended,
2. An e-mail account and e-mail software,
3. Sufficient electronic storage capacity on your computer's hard drive or other data storage unit to view, download, print and/or save GEFCU Home Banking, Disclosures, Notices and Account Information, and
4. A printer that is capable of printing from your browser, e-mail software or hard drive or other data storage unit, a paper copy of electronic versions of GEFCU Home Banking, Disclosures, Notices and Account Information.

If you have questions about the hardware or software requirements, please call us at 512-339-9812 during our normal business hours (Monday through Friday, excluding holidays, from 8:30 a.m. until 5:00 p.m. C.S.T.).

Miscellaneous: Please print or save a copy of our Electronic Delivery Notice. If you are not able to access and save or print our Electronic Delivery Notice, you cannot consent to our Electronic Delivery Notice or to electronic communications, electronic records and electronic delivery.