

ELECTRONIC RECORDS DISCLOSURE AND AGREEMENT

Please read this Electronic Records Disclosure and Agreement carefully and keep a copy for your records.

If requesting to open a checking or savings account with UT Federal Credit Union:

Electronic Copy of Related Disclosures, Agreements and Instructions. In order to speed up the deposit account application process, with your consent, we will provide you with the following information electronically, rather than by postal mail or in person:

- A deposit account application and all related account disclosures required by applicable federal and state law for the deposit product you have selected;
- Instructions for signing and returning the account signature card; and
- Information and instructions about any additional services that you select during the application process.

Your Consent is Required. You must consent to receiving the related legal disclosures, agreements, signature card and instructions before we can provide them to you electronically. Your consent will only apply to the deposit product you have selected, the related legal disclosures, agreements, account signature card and the instructions, and you will not be consenting to receiving other electronic records or disclosures at this time.

Paper Copy of Disclosures, Agreements and Instructions. If you do not want to receive the legal disclosures, agreements and the instructions electronically, you should exit this area of our web site. If you do not consent to receiving an electronic copy of the related legal disclosures, agreements and the instructions, we will not be able to open the deposit account via our website. You may visit any UT Federal Credit Union branch location and speak with a financial services representative. A list of our locations may be found at our web site, www.utfcu.org. If you consent to receive the disclosures, agreements and instructions electronically, you can also request a paper copy of the related legal disclosures, agreements and instructions by contacting our Digital Branch by phone at (865) 971-1971. We will not charge any fees for providing a paper copy of the disclosures, agreements and instructions.

Withdrawal of Consent. You may withdraw your consent to receive legal disclosures and agreements by contacting our Digital Branch at 865-971-1971 or visit a UT Federal Credit Union branch location. There are no fees for requesting to withdraw your consent to receive electronic legal disclosures and agreements.

System Requirements to Access the Information. To receive an electronic copy of the requested file, you must have the following equipment and software:

- You must have a personal computer or other access device, which is capable of accessing the Internet and a web browser able to support 128-bit encryption is required. Your access to this page verifies that your system meets these requirements.
- You must have software which permits you to receive and access Portable Document Format or "PDF" files, such as Adobe Acrobat Reader[®] software (available for downloading at <http://www.adobe.com/products/acrobat/readstep2.html>). Your access to this page verifies that your system has the necessary software to permit you to receive and access PDF files.

System Requirements to Retain the Information. To retain a copy of the requested file, your system must have the ability to either download or print PDF files.