



E-SIGN DISCLOSURE AND CONSENT

This disclosure (pursuant the Electronic Signatures in Global and National Commerce Act (“E-Sign Act”)) verifies your consent to electronically receive statements, notices, and disclosures (“Documents”) that are relative to your account(s). The disclosure also describes your rights relative to electronically receiving Documents as well as consequences of withdrawing your consent. Please read this disclosure and authorization carefully and download, save and/or print a copy for your files. When you consent to this disclosure, you agree to the following terms and conditions.

Consent to Receive Documents Electronically

When you use a product or service to which this disclosure applies, you agree that Rave Financial Credit Union (“we” or “us”) may provide you with any Documents in electronic format and that we may discontinue sending paper Documents to you, unless and until you withdraw your consent as described below. Your consent to receive electronic Documents includes, but is not limited to:

- The following services: Online banking, Bill pay, Mobile banking, and Remote deposit capture,
- Periodic account and billing statements, notices (e.g., renewal, change in terms and other notices) and disclosures regarding your account(s),
- Membership, Account, and Arbitration Agreement,
- Disclosures or notices pursuant to:
 - Electronic Funds Transfer Act and Regulation E,
 - Truth in Savings,
 - Funds Availability Act and Regulation CC,
 - Regulation D,
 - Equal Credit Opportunity Act and Regulation B,
 - Real Estate Settlement Procedures Act,
 - Truth in Lending Act and Regulation Z,
 - Internal Revenue Code,
 - and any other applicable federal, state or local law, or regulation or any agreement with you,
- Privacy policies and notices,
- Fee Schedule,
- Adverse Action notices,
- Communication for important notices and/or product and service announcements from us.

Authorization

You must use our online banking 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.

Consent

By agreeing to the terms and conditions as described herein, you electronically consent to receive Documents and to the terms and conditions as described herein. By providing your consent electronically, you are also confirming that you have the hardware and software described above, that you are able to receive and review electronic Documents, and that you have an active email account. You are also confirming that you are authorized to, and do, consent on behalf of all the joint-owners of your account(s).

Electronic Notifications

When we deliver 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.bankwithrave.com. 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@bankwithrave.com or PO Box 12849, Beaumont, Texas 77726.

Consent Withdrawal

At any time, you may withdraw your consent to the electronic delivery of your Documents by contacting us in the manner stated below. Depending on the timing of your request some Documents may still arrive to you electronically until your request can be made effective.

Contacting Us

You may contact us by calling
409.892.1111
800.892.1111

or by visiting us at Rave Video (available via desktop through www.bankwithrave.com/ravevideo/, on the AppStore or Google Play store)

or by writing to us at
Rave Financial Credit Union
PO Box 12849
Beaumont, TX 77726

or by emailing us at
onlineservices@bankwithrave.com

Informing Us of Your Current Contact Information

You are responsible for providing us with your current contact information, including a working individual email address to which we can send Documents. Please inform us each time your contact information changes, including your email address, by contacting us as stated above.

Hardware and Software Requirements

You will access the Documents via a webpage or through your online banking account at www.bankwithrave.com.

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 can be found at www.bankwithrave.com/legal/.

These requirements are subject to change. If they change, you will be provided with an updated version of this agreement and asked to provide us with your consent in a manner that reasonably demonstrates your ability to receive Documents under the new technical requirements.

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 as detailed in our Fee Schedule

Communication in Writing

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 Documents falls under the jurisdiction of the E-Sign Act. You consent to comply to the fullest extent possible with the E-Sign Act, as do we.