

Electronic Communication and eSignature Disclosure

1. GENERAL

Before accessing JSCFCU accounts and services for the first time, federal law requires that we provide important disclosures to you. For your convenience, you may choose to receive these disclosures electronically. You may print and download the disclosures we provide for future reference.

To receive your disclosures electronically, you must carefully review the following terms and affirmatively indicate your consent to the electronic delivery of JSCFCU disclosures online by checking the "I Agree to the terms and conditions of Electronic Communications and eSignature Disclosure". The electronic disclosures will have the same validity as paper disclosures.

You can request a paper copy of any disclosure at any time without incurring any fees.

To receive JSCFCU disclosures online, you must have a computer with a current version of a web browser, access to the internet, a current version of the free Adobe Reader software and a printer.

2. PARTIES

This Agreement is between you and JSC Federal Credit Union ("JSCFCU") and its affiliates.

3. DISCLOSURES DELIVERED ELECTRONICALLY

This Agreement applies to the delivery of all disclosures provided at the time of your initial application for membership.

4. YOUR RESPONSIBILITIES

Open and read your disclosures prior to checking the "I Agree" box during application for membership.

You must ensure JSCFCU has your current contact information. There are several methods too update you address, phone number, and/or email address:

- (a) You may alter your contact information directly using Home Banking
- (b) You may use the electronic or printed forms available at www.jscfcu.org
- (c) You may alter your contact information in person at a branch location

5. WARRANTIES/LIMITATIONS OF LIABILITY

- (a) JSCFCU MAKES NO REPRESENTATION OR WARRANTY THAT ONLINE DISCLOSURES WILL BE ERROR-FREE, UNINTERRUPTED OR MEET YOUR SPECIFIC NEEDS.
- (b) YOU REPRESENT THAT YOU HAVE THE EQUIPMENT TO RECEIVE DOCUMENTS ONLINE.
- (c) JSCFCU IS NOT LIABLE FOR ANY LOSS OR DAMAGE ARISING FROM (1) YOUR FAILURE TO COMPLY WITH THIS AGREEMENT; (2) YOUR FAILURE TO ACCESS DISCLOSURES; (3) PROBLEMS OR TECHNICAL FAILURES WITH YOUR EQUIPMENT; (4) ANY ERRORS OR DELAYS IN COMMUNICATION OR TRANSMISSION LINES; AND (5) ANY OCCURRENCE BEYOND JSCFCU'S REASONABLE CONTROL.

6. DISPUTE RESOLUTION

ANY CONTROVERSY OR CLAIM RELATED TO THIS AGREEMENT OR THE DELIVERY OF DISCLOSURES ONLINE WILL BE SUBMITTED TO NON-BINDING MEDIATION IN HOUSTON, TEXAS. IF COMPLETE AGREEMENT CANNOT BE REACHED IN MEDIATION, ANY REMAINING ISSUES WILL BE RESOLVED BY BINDING ARBITRATION UNDER THE FEDERAL ARBITRATION ACT IN HOUSTON, TEXAS.

7. MISCELLANEOUS

This Agreement constitutes the entire agreement of the parties with respect to its subject matter. It is governed by and construed in accordance with the Electronic Signatures in Global and National Commerce Act. If any provision is found by a court of competent jurisdiction to be invalid or unenforceable, the parties agree that the court should give effect to the parties' intentions as reflected in this Agreement, and the other provisions shall remain in full force and effect. Any delay or omission by any party to exercise any rights under this Agreement shall not be construed to waive any rights.

8. OTHER AGREEMENTS

Your use of online disclosures is subject to the terms of any other member agreement(s) you may have with JSCFCU. In the event of inconsistency between the terms of this Agreement and other member agreements as to delivery of disclosures, this Agreement controls.