



# **United Heritage** Credit Union

512.435.4545 903.597.7484 800.531.2328 UHCU.ORG

**ESign Agreement**

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**PLEASE READ THE FOLLOWING ESIGN AGREEMENT *ELECTRONIC DISCLOSURE AND CONSENT* CAREFULLY BEFORE YOU COMPLETE YOUR ACCOUNT OPENING. YOU MAY NOT OPEN YOUR ACCOUNT WITHOUT FIRST ACKNOWLEDGING YOUR ACCEPTANCE OF THIS ESIGN AGREEMENT *ELECTRONIC DISCLOSURE AND CONSENT*.**

**Introduction**

This ESIGN Agreement Electronic Disclosure and Consent (“Agreement”) allows us to provide you with electronic versions of important notices and documents associated with opening an account at United Heritage Credit Union (“UHCU,” “credit union”). To the extent allowed by law, you agree that any communication from UHCU to you relating your account(s), including but not limited to, disclosures, notices, statements, agreements, confirmations, or the information required to be delivered in writing under applicable law, may be delivered to you by electronic delivery, and that such electronic delivery shall be in lieu of written communication. Your consent for electronic delivery applies to all required disclosures regarding all accounts – including current and future accounts you have with UHCU.

**Definitions**

The words “we,” “our,” and “us” mean UHCU, affiliates, successors, and assigns. The words “you” and “your” mean each applicant, account owner and anyone else with access to the account. If there is more than one owner, then these words mean each account owner separately, and all account owners jointly. “Access Device” means any electronic device you use to access your account and view electronic documents. This includes, but is not limited to: a traditional computer such as a desktop or laptop computer; or a mobile device such as a tablet computer or smartphone.

**Scope of this Agreement**

Your consent to electronic delivery includes, but is not limited to, the following communications and transactions:

- Membership Agreements and Account Opening Disclosures
- Periodic Statements (including both loan and share statements)
- Year-End Tax Information
- Change in Terms Notices impacting your account(s)
- Annual Notices, such as Electronic Funds Transfers, Billing Rights, and Privacy Notices
- Certificate Maturity Notices
- Any other legal and regulatory disclosures and communications that we are required to provide related to your account(s)

**System Requirements**

By consenting to this agreement, you confirm that your Access Device meets the minimum specifications and requirements necessary to view and retain your electronic documents.

To access your electronic documents on a mobile device, you need:

- A mobile device with any of the following operating systems: Android or iOS (iPhone).
- A data plan provided by your wireless carrier and an up to date mobile internet browser that is compatible with, and supported by, your operating system (e.g. Google Chrome or Safari).

- If you wish to view .pdf files on your mobile device, you need software that accurately reads and displays .pdf files (such as the mobile version of Adobe Reader).
- A printer and/or storage device if you wish to print or retain any electronic documents.

To access your electronic documents on a traditional computer, you need:

- A computer with any of the following operating systems: Windows 7 or higher, OS X (Apple Macintosh) or higher.
- An internet connection and an up to date internet browser that is compatible with, and supported by, your operating system (e.g. Internet Explorer, Firefox, Google Chrome, or Safari).
- Software that accurately reads and displays .pdf files (such as Adobe Reader).
- A printer and/or storage device if you wish to print or retain any electronic documents.

### **Changes to Systems Requirements**

We will notify you if our hardware or software requirements change and whether that change creates a material risk that you would not be able to access or retain your electronic documents. Continuing the application process after receiving notice of the change is the reaffirmation of your consent to this Agreement.

### **Requesting Paper Disclosures**

You may request paper copies at any time, free of charge, of any disclosures or other information provided to you by electronic delivery by:

Writing us at:  
United Heritage Credit Union  
P.O. Box 1648  
Austin, Texas 78767

Calling us at:  
512.435.4545  
903.597.7484  
800.531.2328

Emailing us at:  
[general@uhcu.org](mailto:general@uhcu.org)

Sending a secure message via online banking

### **Maintaining Valid Contact Information**

You must inform the Credit Union whenever your contact information, such as your mailing address, telephone number, or email address changes. It is important that you maintain a valid email so that we may contact you regarding your account. You agree to maintain a valid email address and to promptly notify us to any changes to your contact information.

You may update this information through your online banking or at one of our branch locations.

**Withdrawal of Consent**

You may withdraw your consent to this Agreement at any time.

To withdraw your consent prior to completing your application, simply exit this session prior to accepting this Agreement.

To withdraw your consent after you have already submitted your application, you must contact the Credit Union by calling, writing, or emailing us using the contact information included above.

**Multiple Access Devices**

Your acceptance of this agreement on one Access Device constitutes your acceptance on all Access Devices you use. For example, if you view and accept this agreement on a mobile device, the terms of this Agreement will apply to electronic documents accessed on a traditional computer (or vice versa).

Additionally, by viewing and accepting this agreement on any Access Device, you are reasonably demonstrating your ability to access and view electronic documents in the format that the services are provided on that Access Device and all subsequent Access Devices.

If you change Access Devices (or use multiple Access Devices), it is your responsibility to ensure that the new Access Device meets the applicable system requirements and that you are still able to access and view electronic documents on the subsequent Access Device. Continuing your application on other Access Devices is your reaffirmation of this Agreement.

Please contact us if you have difficulties accessing or viewing electronic documents on your selected Access Device.

**Confirmation of Consent and Authorization**

You will be asked to acknowledge your acceptance of these terms by checking the box before you are able to continue with your application. In doing so, you are confirming that you meet the system requirements described above, that you have demonstrated your ability to receive, retain, and view electronic documents on your Access Device, and that you have an active and valid email address.