

Consent And Authorization for Electronic Transmission of All Account Statements

In this Consent and Authorization, the words "I," "Me," and "My" mean each person who electronically signs below. The words "Account Number" mean the account number that I entered to access this Consent and Authorization. The word "Account" means any and all accounts held at Alabama Teachers Credit Union under the Account Number, including but not limited to accounts held under a suffix number, such as share, checking, savings, retirement, money market, certificate and loan accounts.

I understand that pursuant to My account and/or loan agreements with ATCU, I may be entitled to receive periodic account statements and disclosures in connection with My Account, such as savings account statements and disclosures, loan statements and disclosures, and/or checking account statements and disclosures. By indicating My acceptance of these terms and conditions, I authorize Alabama Teachers Credit Union ("ATCU") to discontinue sending Me such Account Statements and Disclosures via postal mail service for My Account and to instead deliver such Account Statements and Disclosures to Me electronically ("E-Statements"). I understand and agree that ATCU will send Me an e-mail on an ongoing basis to My primary e-mail address, as indicated below, notifying Me that My E-Statements are ready to be viewed on the ATCU Online Banking website. I understand and agree that I will no longer receive paper copies of My Account Statements or Account or Loan Disclosures.

I further understand and agree that:

1. If the Account Number entered to access this Consent and Authorization is a joint account, I acknowledge that I am the primary accountholder of the joint account and that My consent and authorization has been authorized by each of the joint accountholders. All joint accountholders are legally bound by the terms and conditions of this Consent and Authorization.
2. My ongoing consent to receive subsequent Account Statements and Loan and Account Disclosures electronically is voluntary and may be withdrawn at any time. I may withdraw consent at any time in writing, by telephone or by sending ATCU an e-mail to tlumpkin@atcu.com. Subject to ATCU's confirmation of My request, such withdrawal shall become effective no later than fifteen (15) days after receipt by ATCU. Upon termination, I understand and agree that I will no longer have access to My Account Statements online and that I will receive all Account Statements in paper form via postal mail service.
3. My computer system meets the minimum system requirements set forth below. In addition, I have and will maintain a printer capable of printing any E-Statements that are e-mailed to Me and/or made available on ATCU's Online

Banking website. In the alternative, I have and will maintain the ability to electronically save and visually display on My computer screen any E-Statements that are e-mailed to Me and/or made available on ATCU's Online Banking website. I understand that ATCU recommends that I print a copy of any E-Statement and of this Consent and Authorization for My records.

4. I agree to maintain a valid, active e-mail address. I must promptly notify ATCU of any change in My e-mail or postal address by contacting ATCU locally at 256-543-7040 or toll free at 1-800-470-0704 or at any of ATCU's branch locations. ATCU is not liable for any third party-incurred fees, other legal liability, or any other issues or liabilities arising from E-Statements or notifications sent to an invalid or inactive e-mail address or postal address that you have provided.

5. I may also request a paper copy of any Account Statement or Account or Loan Disclosure. A fee may be charged for any such paper copies, subject to ATCU'S Schedule of Fees and Charges.

6. I understand and agree that ATCU reserves the right to change the terms and conditions of this Consent and Authorization. ATCU will notify Me before the effective date of any change. This means ATCU will either mail Me notice using the United States Post Office at the address ATCU currently has on file or by email (depending on if you have signed up to accept Electronic Transmissions). By accessing My E-Statements after I receive any notice of change will constitute My agreement to such change(s). ATCU reserves the right to discontinue the E-Statements program at any time.

Security Procedures: I understand that I cannot sign up for the E-Statements program and cannot access My account statements without first signing up for Online Banking and obtaining a Online Banking Password. I AGREE THAT USE OF A ONLINE BANKING PASSWORD TO SIGN UP FOR THE E-STATEMENTS PROGRAM AND TO ACCESS MY ACCOUNT STATEMENTS CONSTITUTES A REASONABLE SECURITY PROCEDURE. I further understand that if I disclose MY Online Banking Password to other people, they may also have the ability to access My account statements, and I will be responsible for any transactions they may complete. I agree to notify ATCU immediately if I believe any of My accounts have been accessed or an Access Code has been used without My permission to access My accounts. The terms and conditions in this Consent and Authorization only apply to the E-Statements program. Provisions in other ATCU agreements and disclosures, including but not limited to ATCU's All-In-One Account Disclosure and in any and all loan agreements and disclosures, may be revised from time to time and remain effective for all other aspects of the accounts involved.

Minimum System Requirements: To receive and review disclosures electronically, and to view, download, and print E-Statements, you will need Microsoft Internet Explorer version 5.5 or higher, Netscape version 4.0 or higher, and Adobe Acrobat Reader version 4.0 or higher.

By pressing the “Continue” button below, I agree to the terms and conditions of this Consent and Authorization as described above.

IMPORTANT: PLEASE PRINT AND RETAIN THIS CONSENT AND AUTHORIZATION