



The Electronic Signatures in Global and National Commerce Act (“E-SIGN”) gives consumers certain rights if they elect to receive consumer disclosures in electronic form. A member may not consent to receive disclosures until we have provided the member with this notice which explains their rights under E-SIGN. (Please read this notice carefully and let Security First FCU know if there are any questions.)

- The member has the right to have any record or disclosure that we send to them electronically to be made available on paper.
- The member has the right to withdraw their consent to receive disclosures in electronic form.
- If the member chooses to withdraw their consent, **there is no additional fee or stipulation incurred on the account(s) associated with the consent withdrawal.**
- A member’s consent to receive disclosures applies only to the following transactions or records: **periodic statements of their Security First FCU accounts, loan accounts.**
- If a member withdraws their consent to receive disclosures in electronic form, or if they need to update their contact information to receive these disclosures, they should call 956-661-4000 extension 1229 or write to us at PO BOX 4829 McAllen TX, 78502.
- If a member elects to receive a paper copy of a record or disclosure that he/she received electronically, they should call 956-661-4000 or write to us at PO BOX 4829 McAllen TX, 78502.
- If a member requests a paper copy of a record or disclosure that they received electronically, they **may** be charged a fee.

The minimum hardware and software requirements to receive our disclosures electronically are:

- **Operating System: Microsoft Windows, Mac OS**
- **Web Browser: Internet Explorer 6.0 or above, Firefox 2.0 or above**
- **Encryption Cipher Strength: 128 bit encryption**

We want to make sure that the member is able to receive and retain the disclosures Security First FCU wants to provide. To do this, the member must confirm their consent electronically by:

- **Providing Security First FCU with a valid email address**
- **Logging into the Security First FCU Internet Banking site and selecting the Electronic delivery option under the Preferences menu.**