

Video Banking Terms of Use and eSignature Consent

Video Banking Terms of Use

As a User of the Video Banking financial service, I agree to the following terms of use. I will act and engage in a manner that is professional and courteous while on video with representatives from TTCU. I shall not use language or gestures that are intended to harm, threaten, or demean. I understand using such actions can result in a ban from the video platform.

When using the system outside of a physical branch, I will be dressed in such a way that would be consistent with being present in a physical branch. I shall not use this service while driving or operating other heavy machinery, and understand that all risks, injury and harm associated with doing so are NOT responsible by the aforementioned organization. I consent and agree to be recorded and/or photographed and for TTCU to use and retain the recording and/or photograph for training, verification, and validation purposes.

If multiple parties are involved in a product purchase or service acquisition and signatures are required, I understand that all involved parties must be present and provide acceptable identification. I understand that if I agree to the terms of use, and fail to meet the requirements as described above, the representative I am speaking with may terminate our current video session, and I will not be allowed to receive services from TTCU through Video Banking. TTCU will operate in good faith, and use just cause while evaluating potential abuse, but will not accept any liability from failure to read, understand, or follow the above-mentioned terms.

Electronic Signature & Consent

I hereby agree and understand that checking the box and clicking submit will be utilized as a legally binding signature and it will be used as such.

This eSign Disclosure and Consent provides the person(s) giving their consent below with information relating to your electronic receipt of Disclosures and Notices. By providing your consent, you agree that we may send you any and all Disclosures in an electronic form for this video session transaction. When we wish to send you Disclosures electronically, we will send a Notice to the e-mail address that you have designated as the e-mail for the receipt of the Disclosures. We reserve right to send you any of the Disclosures in paper form instead of or in addition to electronic form.

1. Types of Disclosures and Notices that will be Provided in Electronic Form.

The Disclosures may include disclosures and notices under the Federal Equal Credit Opportunity Act and Federal Regulation B, the Federal Truth in Lending ACT and Federal Reserve Regulation Z, the Federal Home Mortgage Disclosure Act and Federal Reserve Regulation C, the Internal Revenue Code, the Federal Homeowners Protection Act of 1998, The Federal Real Estate Settlement Act of 1974 and Department of Housing and Urban development Regulation X, the Federal Fair Credit Reporting Act, the Federal Fair Housing Act, the National Flood Insurance Act of 1968, the Federal Flood Disaster Protection Act of 1973, the Federal Electronic Funds Transfer Act and Federal Regulation E, the Federal Home Ownership and Equity Protection Act of 1994, the Federal USA PATRIOT Act of 2001 and Title V of the Federal Gramm-Leach-Bliley Act together with all rules and regulation that implement the same, as well as all other applicable federal, state and local laws, rules, regulations and ordinances. The Disclosure also includes any other information, disclosure, and notices that we wish to provide you in connection the membership in any manner.

2. Your Right to Receive Paper Copies of the Disclosures.

You are not required to submit your Consent in order to transact business with TTCU. If you prefer not to provide your Consent, you may transact your financial service through an alternative banking channel. If your consent is provided you may receive copies of the disclosures. If you want paper copies of your documents, please contact us at 918-749-8828 to request instructions on how to access your electronic disclosures to print them out or call us at 918-749-8828 to request copies. We do not charge a fee for printed copies.

3. Your Right to Withdraw your Consent.

You have the right to withdraw Consent at any time during the video session. You will not be charged any fees as a result of the withdrawal of your Consent. If you withdraw your Consent, the video session will be terminated and the financial services will need to be completed through an alternative banking channel.

4. Scope of Your Consent.

Your Consent applies to your receipt of Disclosures in connection with any financial institution disclosures.

5. Procedures to Withdraw Your Consent.

You can withdraw your Consent by notifying us during the video session and terminating the video session at that time.

6. Change of Your Designated E-Mail Address.

If you need to change your designated e-mail address, you may do so during the video session or sign into online banking and update your email address. You may also contact us at 918-749-8828 or 800-234-8828.

7. Computer Hardware, Software and Other Requirements.

You must have the following features in order to receive Disclosures electronically, to print copies of the documents and to retain the documents:

- a. a Current Version (defined below) of Microsoft Edge, Chrome, Safari or Firefox,
- b. a connection to the Internet,
- c. a Current Version of a program that accurately reads and displays PDF files, and
- d. a computer and an operating system capable of supporting all of the above. You will also need a printer if you wish to print out and retain records on paper, and electronic storage if you wish to retain records in electronic form.

"Current Version," means a version of the software that is currently being supported by its publisher. From time to time, TTCU may offer services or features that require that your Internet browser be configured in a particular way, such as permitting the use of JavaScript or cookies.

By giving your consent, you are also confirming that you have the hardware and software described above, that you are able to receive and review electronic records, and that you have an active email account and the ability to access and view PDF files.

8. Electronic Signature Consent.

I consent and agree that my use of a mobile signature pad, key pad, mouse or other device to select an item, button, icon, draw, or similar act/action while using any electronic service provided by Invo

Solutions; or in accessing or making any transactions regarding any document, agreement, acknowledgement, consent, term, disclosure, or condition constitutes my signature, acceptance and agreement as if actually signed in writing. Further, I agree that no certification authority or other third-party verification is necessary to validate my electronic signature; and that the lack of such certification or third-party verification will not in any way affect the enforceability of my signature or resulting contract between myself and TTCU. I understand and agree that DocuSign or my eSignature executed in conjunction with the electronic submission of my application will be legally binding and such transaction will be considered authorized.

By clicking the 'Accept' box, I confirm that:

- I can access and read the Electronic CONSENT TO ELECTRONIC RECEIPT OF ELECTRONIC RECORD AND SIGNATURE DISCLOSURES document; and
- Until or unless I notify TTCU Federal Credit Union as described above, I consent to receive through electronic means all notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to me by TTCU Federal Credit Union during the course or as a result of this video session.