



## Electronic Records and Signatures Disclosure and Consent (E-SIGN)

### Introduction

This Electronic Records and Signatures Disclosure and Consent (“E-SIGN Disclosure”) applies to all accounts, products, and services offered by Cooperative Teachers Credit Union (“CTCU,” “we,” “us,” or “our”).

Federal law, including the Electronic Signatures in Global and National Commerce Act (E-SIGN Act), allows CTCU to provide disclosures and obtain agreements electronically if you consent.

Please read this disclosure carefully before providing your consent.

### 1. Scope of Your Consent

By providing your consent, you agree that CTCU may provide electronic records and disclosures related to your accounts, services, and transactions. Your consent applies to:

- The specific transaction you are completing today; and
- All accounts, products, and services you obtain from CTCU during our relationship unless you withdraw your consent.

For purposes of this disclosure, “Communications” include but are not limited to:

- Membership agreements
- Account disclosures and agreements
- Loan applications and loan agreements
- Truth in Lending disclosures
- Truth in Savings disclosures
- Privacy notices
- Periodic account statements
- Fee schedules and account notices
- Change-in-terms notices
- Tax forms or tax-related notices
- Responses to claims or disputes
- Authorizations and confirmations
- Notices required by law or regulation
- Any other document, disclosure, or communication we are required or permitted to provide to you in writing.

These records may be delivered electronically through:

- Online banking
- Online account opening systems
- Online loan applications
- Secure message centers
- Email notifications directing you to a secure website or portal
- Mobile banking applications

**Cooperative Teachers Credit Union**

1424 WSW Loop 323, Tyler, TX 75701 • (903) 561-2603 • [coopteachers.com](http://coopteachers.com)

## **2. Method of Electronic Delivery**

Electronic Communications may be delivered through one or more of the following methods:

- Posting within online banking or mobile banking
- Posting on a secure CTCU website
- Email notifications directing you to view documents electronically
- Secure message centers within digital banking platforms

Electronic Communications are considered delivered when:

- They are posted in online banking or a secure CTCU system; or
- An email or electronic notification is sent to the email address you have provided directing you to the electronic document.

You agree that it is your responsibility to review electronic Communications in a timely manner.

## **3. Right to Receive Paper Copies**

You have the right to receive paper copies of any electronic record. A reasonable fee may be charged for paper copies unless prohibited by law.

To request a paper copy, contact CTCU at:  
Cooperative Teachers Credit Union  
1424 WSW Loop 323  
Tyler, Texas 75701

Phone: (903) 561-2603  
Email: [service@coopteachers.com](mailto:service@coopteachers.com)

## **4. Your Right to Withdraw Consent**

You may withdraw your consent to receive electronic records at any time. To withdraw consent, contact CTCU using the contact information above. Please note:

- Withdrawal of consent does not apply to documents already provided electronically.
- Withdrawal of consent may limit your ability to use certain electronic services, including online account opening or online loan applications.

## **5. Updating Your Contact Information**

You agree to keep your email address and other contact information current so that we can notify you when electronic documents are available. You may update your information by:

- Logging into online banking; or
- Contacting CTCU directly in person.

## **6. Hardware and Software Requirements**

To access, view, and retain electronic records, you must have:

- A computer, tablet, smartphone, or other device with internet access
- A current web browser that supports secure encryption

- A valid email address
- Software capable of viewing PDF documents
- The ability to download, save, or print documents

You must also have sufficient electronic storage space to retain records or the ability to print them.

If hardware or software requirements change in a way that creates a material risk that you may not be able to access electronic Communications, CTCU will provide notice and give you an opportunity to withdraw your consent.

### **7. Retaining Electronic Records**

You should print or download copies of electronic Communications for your records. CTCU will retain electronic records in accordance with applicable law and in a format capable of being reproduced accurately for later reference.

### **8. Electronic Signatures**

By clicking “I Agree”, typing your name, or otherwise providing an electronic signature, you acknowledge that:

- You are signing electronically with the intent to sign.
- Your electronic signature is legally binding.
- Your electronic signature has the same legal effect as a handwritten signature.

### **9. Limitation of Liability for Electronic Delivery**

CTCU is not responsible for delays or failures in electronic delivery caused by circumstances outside our control, including but not limited to:

- Internet service interruptions
- Email provider delays or failures
- Telecommunications network disruptions
- Incorrect or outdated contact information provided by you

### **10. Consent**

By selecting “I Agree”, you confirm that:

- You have read and understand this Electronic Records and Signatures Disclosure.
- You consent to receive electronic Communications.
- You meet the hardware and software requirements listed above.
- You can access electronic documents in the format provided.

If you do not agree, you may not be able to complete certain transactions electronically.

Last Updated: 03/16/2026