



Tropical Financial Credit Union

Consent to Conduct Transactions Electronically and to Receive Electronic Disclosures and Notices

Last Updated: March 2026

This disclosure documents your consent to conduct transactions electronically and to electronically receive disclosures and notices relative to the accounts you are applying to open with us online. The disclosure also describes your rights relative to conducting transactions electronically and to electronically receiving disclosures and notices, as well as the consequences of withdrawing your consent. We recommend you print and retain a copy of this disclosure and all the disclosures and agreements related to this transaction.

Once you consent, you will be able to apply to open accounts online. If you do not consent, you will not be able to apply online. However, regardless of whether you consent, you will still be entitled to apply to open accounts through other methods that we permit, such as in person.

You understand, prior to consenting, that:

- (1) Your consent applies only to disclosures and notices regarding your deposit/share accounts, including your periodic account statements;
- (2) Unless you consent, you have the right to receive all required disclosures in paper or non-electronic form;
- (3) Even after consent, if you want to receive a paper copy of the disclosure in addition to the electronic disclosure you can obtain one free of charge by calling us or writing us at the number or address listed below;
- (4) You can withdraw your consent at any time by calling or writing us at the number or address listed below or selecting the option to cancel in Online/Mobile Banking, but such a withdrawal of consent may result in a fee; and
- (5) By consenting to conduct transactions and receive disclosures and notices electronically you agree to provide us with the information (such as a current email address) needed to communicate with you electronically and update us as to any changes in such information by accessing Online/Mobile Banking or by calling or writing us at the number or address listed below.

We reserve the right to provide any disclosures or notices in writing, rather than electronically. Except as otherwise provided in this or other agreements, by law, or on our website by accessing Online/Mobile Banking, you cannot give us notices electronically, and all notices from you must be in writing.

Software Requirements

Please keep in mind that this website uses the most advanced commercial encryption available to protect confidential information. Please follow the directions below to ensure a successful login:

- Must have a secure, current and updated Browser and Operating Systems as well as Acrobat Reader to view PDF documents.

Contact Information

305-261-8328 (Miami-Dade)

1-888-261-8328 (all other areas)

Tropical Financial Credit Union 3050 Corporate Way

Miramar, FL 33025

Attn: Digital Banking Team DigitalBanking@tfcu-fl.org

Consent

By clicking "I Agree" you consent to receive disclosures and notices electronically and to the terms and conditions as described above.