SELF ENROLL AND E-STATEMENT DISCLOSURE

As permitted by law, you hereby authorize Southwest Airlines Federal Credit Union to electronically provide any and all documentation (agreements, disclosures, notices, statements, and the like) related to our various products and services that you may from time to time request and/or use. The electronic transmission of such documentation may be conducted through a variety of means such as (a) by way of an electronic message ("e-mail") sent to you at the e-mail address specified by you (and/or any other address specified by you); (b) your active retrieval via the Internet from within our home banking program; and/or (c) any other means of electronically providing such documentation that we have approved.

You understand and agree that your authorization will remain in effect until and unless cancelled by you either in an electronic message sent by you to us or by written request. To cancel your authorization to receive electronic documents, email us at contactus@swacu.org or write to us at Southwest Airlines Federal Credit Union, PO Box 35708 2430 Shorecrest, Dallas, Texas 75235. Your cancellation will take effect within a reasonable time period following the receipt of your request. If you cancel your authorization, you will not receive any discount we offer for agreeing to receive electronic documents.

This authorization does not affect your right to receive such documentation on paper or in non-electronic form and you may at any time request that any electronically provided documentation be provided in a paper or non-electronic form without canceling your authorization to receive future documents electronically. To request a paper copy of a document provided to you electronically, email us or write to us at the address appearing above. You agree to immediately notify us at the email or mailing address above in the event that your e-mail address or any other means you have provided us to contact you becomes unusable or inaccurate for any reason. A description of the current means used to provide electronic documentation along with the current hardware and software requirements to receive such documentation is provided below. You will be provided updated information in the event that we change these methods and/or hardware/software requirements.

In order to access, view, and retain electronic communications that we make available to you, you must have:

- an Internet browser that supports 128 bit encryption; some browsers may require an update to their security certificate to properly access the system
- sufficient electronic storage capacity on your computer's hard drive;
- Adobe® Acrobat® Reader® 4.0 or higher;
- an e-mail account with an Internet service provider and e-mail software in order to participate in our electronic communications program;
- a personal computer, operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying, and either printing or storing communications received from us in electronic form via a plain text-formatted e-mail or by access to our web site using a browser as specified above.

This authorization is incorporated into your Account Agreement with us. We reserve the right, at any time and at our sole discretion, to discontinue the provision of electronic communications services or to terminate or change the terms and conditions on which we provide electronic communications services, including any applicable discount for receiving paperless statements. We will provide you with notice of any such termination or change as required by law.