ELECTRONIC DELIVERY DISCLOSURE

By clicking either the “I Accept” or the “I/we Accept” button below, you are providing consent for TIAA-CREF Trust Company, FSB (“We”, “Us”) to provide required documents to you electronically. This consent for electronic delivery covers all documents that we are required to give you for this and every one of your accounts with us and is effective until withdrawn by you. You should print or otherwise retain a copy of this disclosure for your records.

In order to open an account on-line, you must consent to electronic delivery of all documents. If you do not want to consent to electronic delivery of documents, you may be able to open an account by contacting us at 1-855-TIAA FSB (1-855-842-2372).

Agreeing to accept required documents electronically means that once we present them to you and, if required, you click to accept them, the terms contained in those documents will apply to you and your accounts with us. It also means that we may not mail you copies of documents that are provided electronically.

Here are some of the documents that we may provide to you electronically:

- Account Terms and Conditions and disclosures related to opening an account
- Periodic statements
- Cancelled checks
- Any disclosure or notification that is required under applicable regulations. This may include, but is not limited to, information about a maturing certificate of deposit, a change-in-terms notice, or information about any dispute you might raise under the Electronic Funds Transfer or Truth in Lending Acts
- Our Privacy Policy
- Year-end tax documents

We may, at our discretion, make electronic documents available to you via this website or by e-mail, and may choose to send paper copies of documents to you even though we made or could have made them available to you electronically.

You can withdraw your consent to electronic delivery, but doing so will not affect the legal effectiveness, validity, or enforceability of the electronic documents that were provided to you before your withdrawal became effective. If you withdraw consent for electronic delivery, we will provide documents to you using the United State Postal Service.

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You can write to us at:
TIAA-CREF Trust Company, FSB
PO Box 2140
Cranberry Township, PA 16066

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We may change this disclosure by posting the revised version on our website.

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