



ONLINE BANKING SERVICES

consent to receive Agreement Electronically

Please read these consent terms carefully and save or print a copy of this document for future reference. In order to use the Online Banking Services (the “Services”), you must first consent and agree to receive the Terms, Conditions, and Disclosures for Online Banking Services Agreement (“Online Banking Agreement”) electronically. After you have consented, you may review and provide your agreement to the Online Banking Agreement below, which is required to proceed.

1. Scope of Consent. This consent applies to the Online Banking Agreement and to any letters or notices, including without limitation change in terms notices (collectively, “Communications”), we may provide for the Online Banking Agreement in the future. We may choose to provide any future Communications covered by this consent in paper form, but we have no obligation to do so for as long as your consent is effective.

2. Hardware and Software Requirements. To access Communications from us, you must have a working personal computer or other device capable of accessing the Internet. You must have one of the following Internet browsers that supports HTML 4.0 and SSL encryption such as Internet Explorer 11+ or Edge, Google Chrome (any version), Mozilla Firefox, Apple Safari 9+ or the Opera browser (any version) and a stand-alone or Internet email program. To retain Communications, you must have access to a printer or adequate data storage capacity. By providing your consent below, you are demonstrating and affirming that you can access, print, and retain the Communications electronically.

3. How to Withdraw Consent. You must provide your consent below in order to use the Online Banking Services. You may, however, withdraw your consent to receive future Communications from us at any time after you have consented. To withdraw your consent, call us at (361) 855-4494 or (800) 465-4494 or write to us at Texas Bridge Credit Union, 3131 Holly Rd, Corpus Christi, TX 78415.

4. E-Mail Communications. By providing your consent below, you agree that we may send some Communications to the most recent e-mail address we have on file for you. If you have a joint Account with us, notice to one of you constitutes notice to all Account Owners. The Account Owner receiving notices from us agrees to provide all notices to the other Account Owners. Because we may send some Communications by e-mail, it is your responsibility to ensure that we have the most current e-mail address for you at all times. If we send a Communication to you and you do not receive it because your e-mail address on file is incorrect or you are otherwise unable to receive Communications for any reason, you acknowledge and agree that we will be deemed to have provided the Communication to you. You may update your email address by contacting our member service department at the telephone number or address above or directly from within the Online Banking program. Some e-mail Communications may contain your name and limited information about your Accounts. Because of this, you understand and agree that anyone with access to your e-mail account may be able to review e-mail Communications from us.



5. Paper Copies of Communications. At any time, you may request a paper copy of any Communication we have provided to you within the last 30 days by calling or writing to us at the telephone number or address above. We do not charge for providing paper copies of Communications.

Texas Bridge Credit Union
TERMS, CONDITIONS, AND DISCLOSURES
FOR ONLINE BANKING SERVICES

NOTE: You must read and agree to these Terms, Conditions, and Disclosures (“Terms”) before accessing the Online Banking Services for the first time. You may print or download these Terms for your future reference by following the instructions appearing at the bottom of this page. If you agree to the Terms, Conditions, and Disclosures for the Online Banking Services, please indicate your acceptance by clicking where indicated at the bottom of this page.

Terms and Conditions

1. General. These Terms apply to the Online Banking Services, including our Mobile Banking Services (collectively, the “Services”). By using the Services or by authorizing anyone else to use the Services, you agree that your use of the Services is governed by the Terms herein, the terms of the Texas Bridge Credit Union Membership and Account Agreement (“Account Agreement”), the Bill Paying Agreement/Disclosure, and any additional terms, conditions, or disclosures that may be provided to you when your application is approved or a Service is requested, all of which are incorporated herein and which may be amended from time to time. In the event of any conflict between these Terms and any other governing terms, conditions, or disclosures, the Terms herein will control, except that the terms of the Bill Paying Agreement/Disclosure will control in the event of a conflict with that agreement. In these Terms, Conditions, and Disclosures, the words “we,” “us,” “our,” and “Credit Union” mean Texas Bridge Credit Union and its third-party service providers for the Service. “You,” “your,” and “User” mean each person who applies for one or more of the Services and each owner or other person authorized to transact business on any Credit Union account (“Account”) that may be accessed by way of the Services. “Account Owner” means a person who owns an Account that may be accessed through the Services. “Primary Member” means the Account Owner whose member number is used when applying for the Services. “Joint Account Owner” means an Account Owner who is not the Primary Member. You represent that you are authorized to enter into these Terms on behalf of all persons who jointly own or are authorized to access your Accounts, and that all such persons will be bound by these Terms. You authorize the Credit Union and its service providers to take all necessary actions to make Account transfers and bill payments you request and to provide any additional Services you request. You agree to be bound by and to comply with the requirements set forth in any user’s guide, instructional manual, or other instructions that we may provide to you in connection with the Services.

2. Computer Equipment and Software. You may access the Services by visiting our website at www.txcbu.com. You will need a personal computer or other Internet device (collectively, a “Device”), access to the Internet, and the latest Microsoft Internet Explorer 11+ or Edge, AOL



users should Internet Explorer 11+ or Edge, MAC users should use Google Chrome or Opera browser. It is recommended that you use the Microsoft Internet Explorer and Netscape browser versions that can be downloaded from the Online Account Access site for best results. All browsers must have Java capabilities, be enabled to accept cookies, and be updated to accept 128-bit encryption. For technical reasons, you may not be able to access the Services by way of WebTV at this time. You are responsible for all costs, fees, and expenses related to your Device and any and all telephone access fees or Internet service fees that may be assessed by your telephone company or any Internet service provider, including without limitation, data and text messaging fees. The Services may not be available on all networks or in some locations. To use the alerts service with a cell phone Device, you must separately register your Device with a U.S. telephone number. By registering for Account alerts, you authorize us to communicate Account information to you by text messaging and/or email. **STANDARD TEXT MESSAGING OR INTERNET FEES MAY APPLY.** To stop receiving text or email alert messages, you must follow the directions we provide to you when registering your Device. We are not responsible for any problems or failures related to your Device, Internet service provider, or any third party not associated with us that may affect your access to the Services.

3. Description of the Services. The Services allow you to (i) access your Credit Union Accounts via your Device to make fund transfers between your eligible Accounts, (ii) perform certain transaction inquiries, (iii) manage and schedule bill payments with payees you have pre-established through the Services, (iv) receive certain alerts via text messaging or email, and (v) perform other Services as described in these Terms. The Bill Payment Service must be separately requested, and use of the Service is subject, additionally, to the Bill Paying Agreement/Disclosure. We may change the availability of Services from time to time, and this Agreement will apply to any such changes. Some Services and transactions may not be available on all Devices or for all Accounts. If you have any questions regarding the availability of the Services, please contact us. We may limit or terminate the Services in any manner or decline any transaction at any time without notice for security reasons or when other circumstances warrant in our discretion. Except as otherwise provided in these Terms, if we decide to limit or decline a Service, we will attempt to notify you in advance when possible.

4. Overdrafts and Non-Sufficient Funds. You agree that your use of the Services shall be subject to our overdraft policies and the overdraft provisions as set forth in the Account Agreement. If there are insufficient funds available in your Account or from any other form of overdraft protection, we may not process a transaction you have requested. In such event, you understand and agree that you will be responsible for making alternate arrangements for the transaction. We are under no obligation to process a transaction for which sufficient funds are not available, and we are not required to notify you in such event. In the event we do decide to process a transaction for which sufficient funds are not available, we will charge the total cost of the transaction to you, including any overdraft fees or service charges.

5. Additional Services. We may introduce new Services or enhance the existing Services from time to time. We will provide notice when these new or enhanced Services are available. By using new Services when they become available, you acknowledge and agree that those Services



are governed by the Terms as well as any additional terms, conditions, and disclosures that we may provide to you.

6. Using the Services. You represent that you are an Account Owner or an authorized signer on any Account you access. You are responsible for the proper operation of your Device and for any Internet, Wi-Fi, or cellular data service used to access the Services. All communications sent to us through the Services are our property. We are not responsible for any charges, expenses, or costs you may incur as a result of any use or misuse of a Device, or any Internet, Wi-Fi, or cellular data service. If you should experience an interruption while conducting a transaction using the Services, you should immediately logout of the Services and login again to verify if your transaction has been completed. If you cannot login to the Services, you agree to contact the Credit Union promptly to determine if the transaction has been completed. To avoid duplicate transactions, you agree not to re-request a transaction performed during an interrupted session. If you conduct a duplicate transaction payable to a third party, we will not be responsible if the third-party refuses to refund the duplicate transaction amount.

7. Compliance with Law. You may not use the Services in any way that violates applicable law. You may not use the Services from any location where the content provided by the Services or use of the Services is illegal, and you assume all responsibility and risk of loss if you do so.

8. Joint Owners and Other Authorized Users. Any Joint Owner and any other person to whom the Primary Member provides his or her User ID and Access Code (“password”) is authorized to provide instructions, transact business, and obtain information for all Accounts that may be accessed through the Services. We may rely on the instructions of any Joint Owner and any other person authorized to access the Services. If you are an Owner of another account and you grant cross-Account transfer authority to an Account Owner, you understand and agree that any person authorized to access the Account Owner’s Account will have authority to perform transfers and obtain available account information for the account you have designated for cross-Account transfers. Owners of other accounts may only provide cross-Account transfer authority to persons who are Joint Owners on their own accounts.

9. No Warranty. THE ONLINE BANKING SERVICES ARE PROVIDED “AS IS” AND “AS AVAILABLE” WITHOUT ANY WARRANTY OF ANY KIND. WE DO NOT WARRANT THAT THE SERVICES WILL BE UNINTERRUPTED OR ERROR-FREE. NEITHER THE CREDIT UNION NOR ANY OF ITS SERVICE PROVIDERS MAKES ANY WARRANTY ON ANY EQUIPMENT, HARDWARE, SOFTWARE, OR THE SERVICES, OR WITH RESPECT TO YOUR INTERNET OR CELLULAR SERVICE PROVIDER, EITHER EXPRESS OR IMPLIED, INCLUDING WITHOUT LIMITATION, ANY WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE, NONINFRINGEMENT, OR PERFORMANCE UNLESS DISCLAIMING SUCH WARRANTY IS PROHIBITED BY APPLICABLE LAW.

10. Indemnification. To the fullest extent permitted by applicable law, you will indemnify, defend, and hold the Credit Union, its service providers, and their respective directors, officers, employees and agents harmless from and against all costs, claims, damages, liabilities, and



expenses (including attorney's fees) arising out of or related to your ACCESS TO OR use of the Services or if you violate this agreement.

11. Wireless Security and Account Security. We employ industry-leading security measures to protect your Accounts, but you understand that wireless communications may not always be secure and that there are risks in accessing the Services with your mobile Device. Subject to applicable law, you expressly agree to assume all such risks. Text messages, email messages, and other communications may not be confidential or secure. Accordingly, you agree to exercise precautions to safeguard your Devices, your identity, your Accounts, and your Account information. You understand that anyone who obtains possession of a Device of yours that has been registered for Account alerts may be able to obtain your Account information without inputting an Access Code. You agree never to provide your personal information or Account information to any person or through any wired or wireless network you do not know or whose identity you cannot verify. If you do, you assume all risks, subject to applicable law. We will never contact you by telephone, text messaging, email, or otherwise and ask you to provide us your personal or Account information, including your Social Security number, user name, Security Code, and Account numbers. You agree not to disclose your personal and Account information to unknown persons through those communication channels for any reason. You agree to remain vigilant for phishing and other fraudulent scams and to notify us promptly if you become aware of or suspect fraudulent activity involving your identity, your Accounts, or the Credit Union. You agree to notify us immediately if you change your email address or other contact information. If you fail to exercise reasonable care to protect your identity and safeguard your Devices and Accounts, we will not be liable, subject to applicable law. You are responsible for reporting the loss, theft, or compromise of your Access Code to us as soon as possible after you learn of it or suspect that unauthorized use has or may occur. For your security, we may restrict access to the Services without notice if we suspect fraudulent activity.

12. Safeguarding Your Access Code. When you use the Services, you will access your Accounts by way of a User-defined Access Code that will be assigned to the Primary Member. We may require additional login procedures in order to authenticate a User. Alert services do not require an Access Code. You agree to keep your Access Code secure by memorizing it or keeping it in a safe place, not disclosing it to any third party other than those to whom you provide your express authorization, and you may not record or display your Access Code in such a manner that it will be accessible by unauthorized third parties. You agree not to leave your personal computer or mobile device unattended while logged into the Services, and you will promptly log off each time you finish using the Services. **You understand that any person having access to your Code or your Device when logged into the Services will be able to access the Services and perform all transactions, including reviewing all available Account information and making transfers to other Accounts and persons.** You agree that the use of the Access Code by you, any other applicant, any party to any of your Accounts that may be accessed by the Access Code, anyone you permit or authorize to use your Access Code, and anyone to whom you disclose your Access Code or give access to your Access Code is deemed an authorized use for which you are liable. If you authorize other persons to use your Access Code in any manner, your authorization is considered unlimited in amount and manner until you have notified us in writing that you have revoked the authorization. You are responsible for any



transactions made by any such persons until you notify us in writing that transfers by that person are no longer authorized and we have had a reasonable opportunity to act upon your notification.

13. Termination of the Online Banking Services. We may suspend or terminate this Agreement and your use of the Services, in whole or in part, at any time in our sole discretion. We will notify you in advance when possible and when required by law. In some cases, it may be necessary to suspend or terminate your access to the Services without advance notice for security reasons. You or any other party to your Account may terminate your access to the Services by notifying us in writing or following any other termination instructions we provide. Termination will be effective after we have received your notification and have had a reasonable time to act on it. When notifying us in writing, include your name, address, social security number, signature, and date of request in your notification. Unless otherwise indicated, termination by you applies only to the Online Banking Services, does not terminate your other relationships with us, and is effective on the first business day following our receipt of your written notice. Termination of the Services does not affect the rights and obligations of the parties to this Agreement for transactions initiated prior to termination. Notwithstanding your termination of the Services, you remain responsible for any transactions initiated by any person to whom you have furnished your Access Code.

14. Access. The Services are generally accessible 24 hours a day, seven days a week, except that the Services may be inaccessible for a reasonable period of time each week for system maintenance or other necessary downtime. We will attempt to limit interruptions to the Services, but we are not responsible for failure to provide access to the Services due to system maintenance, other necessary downtime, or for service interruptions due to a system failure or other unforeseen acts or circumstances outside our control.

15. Third Party Links. The Online Banking Services and our website may contain links to third-party websites. We do not provide, and we are not responsible for, any product, service, or content appearing on third-party websites. Third-party websites may be less secure than our own website. Our privacy policies do not apply to third-party websites. Please review the privacy policies on all third-party websites before proceeding on those websites.

16. Notices. Subject to applicable law, we may provide all notices to you under this Agreement (i) by posting notices on our website (ii) by way of the secure email messaging service within the Online Banking program, or (iii) to your email address on file with us. We may also provide notices to your mailing address on file with us. Notices sent by us are deemed to be sent on the date of the notice and are deemed to be received by you three business days after they are sent. Notice to one of you constitutes notice to all of you. Notices from you are deemed effective when we receive them.

17. Assignment. You may not assign this Agreement to any other person without our written consent.

18. Enforcement of Rights. We do not waive our rights under this Agreement unless such a waiver is in writing and signed by us. We may delay or decline to enforce any of our rights under



this Agreement on any one occasion without losing our right to enforce those rights or any other rights we have in the future.

19. Severability. If any provision of this Agreement shall be declared invalid, unenforceable, or void as against public policy, that provision will not affect the validity, enforceability, or legality of any other provision.

20. Collection Costs and Attorney's Fees. If you fail to follow this Agreement, you will be liable to us for any resulting losses, costs, or expenses we incur. You authorize us to deduct any such losses, costs, or expenses from any eligible Account on which you are an owner without prior notice to you. If we initiate legal action to collect any amount you owe us under this Agreement, you will be responsible to pay us for our reasonable attorney's fees and costs, subject to applicable law.

21. Headings. The titles and headings of the various sections of this Agreement are for the sole convenience of the parties and are not intended for any other purpose or to explain, modify, or place any construction on any of the provisions of this Agreement.

22. Amendments. We may add to, change, or delete any of these Terms at any time subject to such notice as may be required by applicable law. If we send or provide any notice under this Agreement to any Account Owner, all other Account Owners are deemed to have received notice. Your use of the Services following receipt of any such notice constitutes your acceptance of any such change. Your use of the Services is subject to our policies, procedures, and existing regulations governing your Accounts and to any future changes to those policies, procedures, and regulations.

23. Enforcement and Governing Law. These Terms are governed by and construed in accordance with the laws of the State of Texas to the extent not pre-empted by applicable federal law, and venue lies in Nueces County, Texas. You agree that if there is any inconsistency between the terms of the Agreement and any applicable law, regulation, or rule, these Terms prevail to the extent that any such law, regulation, or rule may be modified by agreement between us.

ELECTRONIC FUND TRANSFERS DISCLOSURES

The following disclosures provide important information concerning your rights and responsibilities when you make transfers to and from your Accounts using the Services.

1. Contact in Event of Unauthorized Transfer. If you believe your Access Code (password) has been lost, stolen, compromised, or that someone has transferred or may transfer money from your Account without your permission, call or write to us at:

(361) 855-4494 or (800) 465-4494

Texas Bridge Credit Union

3131 Holly Rd

Corpus Christi, TX 78415



2. **Transfer Types and Limitations.** The following transactions and other features are available through the Services:

- Review Account balances, loan balances and transaction history.
- Transfer funds between your share and loan Accounts with the same member number except for time-deposit share Accounts. If you currently have an authorization on file to perform transfers to another member account by way of our audio response system, then you may also perform those transfers using the Services.

You may make the following transfers if you have funds available:

- Checking to Shares (savings)
- Checking to Christmas Club Accounts
- Checking to Money Market Accounts
- Checking to your loan(s)
- Shares to Checking
- Shares to Christmas Club Accounts
- Shares to Money Market Accounts
- Shares to your loan(s)
- Money Market Account to Checking
- Money Market Account to Shares
- Money Market Account to Christmas Club
- Money Market to loan(s)

Additional Services:

- View cleared digital check images (available up to 90 days after they have cleared)
- Print online copy of digital check images
- Withdraw funds by check made payable and mailed to primary Account holder.
- Download your Account information to Quicken® or Microsoft Money® financial software programs.
- Change your access code (password).
- View E-Statements, copies of receipts, hold and pledges on accounts.
- Set up eAlerts.
- Set up Automatic transfer between accounts.
- Conduct other transactions permitted by the Credit Union.

Note: “Checking” includes GEM, Budget, and Economy Checking. Shares include base share accounts and vacation club accounts. Transfers cannot be made to or from IRA Savings, or Term Share Certificates.

Some Services May Not Be Available on All Devices

Limitations on Transfers from Your Credit Union Share Savings Accounts. Government regulations restrict the number of automatic and preauthorized transfers (including



transfers by way of data transmission) from your Credit Union Share Savings and Money Market Accounts to no more than an aggregate of six per month per Share Savings or Money Market Account. Transfers made through the Services are included when counting the permissible number of monthly transfers. Transfers from Checking Accounts and transfers from any Savings or Money Market Account to make payments on your loans with us do not count against this limitation. We may refuse to process a transfer that exceeds these limitations. We may also assess fees against, suspend, or close your Account if you exceed the permissible number of transfers.

3. Fees. There is no monthly Service fee for using the Service. You must notify us in accordance with the procedures set forth above if you wish to cancel your access to the Services. By using the Services, you may incur applicable fees as set forth in our Truth-in-Savings Fee Schedule. You also are responsible for any fees charged to us by third parties in connection with your use of the Services. We may charge any Account on which you are an Account Owner for all such fees without advance notice to you. Pricing for all fees chargeable in connection with the Services is subject to change.

4. Business Days. Our business days are Monday through Friday excluding federal holidays.

5. Documentation. You will receive a confirmation screen with reference information after every transfer you make. You may save or print this information for your records. All transactions made using the Services will be listed on your monthly Account statement that you receive from us. If you do not receive a monthly Account statement from us, we will mail or deliver a statement at least quarterly.

6. Confidentiality. We will disclose information to third parties about your Account or the transfers you make:

- Where it is necessary for completing transfers, or
- In order to verify the existence and condition of your Account for a third party, such as a credit bureau or merchant, or
- In order to comply with government agency or court orders, or
- If you give us your written permission

The Credit Union may use third-party service providers to perform some of the Services on the Credit Union's behalf. You agree that the Credit Union and its service providers may share your information with each other in order to provide the Services. The Credit Union requires its third-party service providers to keep the information we provide to them strictly confidential and to implement and maintain administrative, technical, and physical safeguards to protect the security and confidentiality of our members' information.

7. Stop Payment. You acknowledge and agree that you may not stop payment of Account transfers initiated through your use of the Services, except that you may cancel



bill payment transactions if you complete the cancellation before the cutoff time we have specified in the Bill Paying Agreement/Disclosure.

8. Your Liability for Unauthorized Transfers and Advisability of Prompt Reporting.

If you believe your Access Code (password) has been lost, stolen, or compromised, you should change your Access Code immediately using the Services.

Tell us AT ONCE if you believe your Access Code has been lost, stolen, or compromised. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your Account. If you tell us within two business days, you can lose no more than \$50 if someone used your Access Code without your permission.

If you do NOT tell us within two business days after you learn of the loss or theft of your Access Code, and we can prove we could have stopped someone from using it without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

9. Credit Union Liability. We are not responsible for any loss, damage, or injury, whether caused by your equipment, your software, or any technical or editorial errors or omissions in any material provided to you in connection with the Services. If we do not complete a transfer you have requested, we MAY BE liable TO YOU, BUT only for your actual losses and damages up to the amount of the transfer. We will not be responsible for any indirect, incidental, exemplary, special, punitive or consequential losses or damages arising in any way out of the use or maintenance of your equipment, software, or the Services. In states that do not allow the exclusion or limitation of liability for indirect, special, incidental, or consequential damages, our liability is limited to the extent permitted by applicable law.

IN NO EVENT WILL WE BE LIABLE:

- If, through no fault of ours, you do not have adequate funds in your Account to complete a transaction, your Account is closed, or the transaction amount would exceed your credit limit on your line of credit, if applicable.
- If you used the wrong Access Code or you have not properly followed any applicable computer, Internet access, or user instructions for making transfers and bill payment transactions.
- If your computer fails or malfunctions or the Services were not properly working and such problem should have been apparent when you attempted such transaction.



- If circumstances beyond our control (such as fire, flood, telecommunication outages, organized labor strikes, equipment or power failure) prevent making the transaction.
- If the funds in your Account are subject to an administrative hold, legal process, or other claim.
- If you have not given us complete, correct, and current instructions so that we can process a transfer.
- If the error was caused by a system beyond our control, such as your Internet Service Provider.
- If you do not authorize a transfer soon enough for your transfer to be made.
- If we have reasonable cause to believe the transaction may be fraudulent.
- If you have closed the Account to or from which the transfer was to be made.
- If there are other exceptions that we may establish from time to time.

In Case of Errors or Questions about Your Electronic Transfers. Call us at:

(361) 855-4494 or write us at:
Texas Bridge Credit Union
ATTN: Online Banking
3131 Holly Rd
Corpus Christi, TX 78416

as soon as you can, if you think your statement is wrong or if you need more information about a transfer listed on your Account statement. We must hear from you no later than 60 days after we send you the FIRST statement on which the problem or error appeared.

- (i) Tell us your name and Account number.
- (ii) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- (iii) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten business days.

We will tell you the results of our investigation within ten business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your Account within ten business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten business days, we may not credit your Account.

For errors involving new Accounts, we may take up to 90 days to investigate your complaint or question, and we may take up to 20 business days to credit your Account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

