

## **AmeriCU Credit Union e-Statement / e-Notice User Agreement**

**Electronic Disclosure Agreement** Accessing your AmeriCU Credit Union e-Statement / e-Notice on each occasion confirms your continuing agreement to be bound by all disclosures and agreements and acknowledges your receipt and understanding of this e-Statement / e-Notice User Agreement (hereafter “this agreement”). By entering this agreement, you understand that AmeriCU Credit Union will no longer be providing you with periodic paper statement and paper notices. Your statements/notices will be available online. Your statements will generally be available on or around the 5th business day of each month for accounts receiving monthly statements. If you normally receive a quarterly statement for your account(s), your statement will be available around the 5th business day in January, April, July, and October. E-Notices will generally be available 3 days after the account activity that has triggered such action. You must provide AmeriCU Credit union with a valid email address when you sign up for e-Statements and e-Notices. An electronic (e-mail) notification will be sent to the email address you provide to us informing you when your e-Statements and/or e-Notices are available for viewing.

**Accessing your Electronic Messages** In order to access your monthly statements, real estate statements, important notices like NSF fees and overdraft transfers, and tax statements online, you must establish and maintain a valid email address, which, as noted above, you must also provide to AmeriCU Credit union. You must also have an Internet connection that supports 128-bit encryption. You must have access to Adobe Acrobat Reader or other pdf viewing software to retrieve your e-Statement/e-Notice, and a printer or ability to download the e-Statement/e-Notice for your records.\* Many internet browsers such as Google Chrome or Microsoft Edge come with pdf viewing capability built-in. Adobe Acrobat Reader is also available at no charge at <https://get.adobe.com/reader/>.

\* If you do not have printing capabilities, a paper statement can be requested at any time for a charge, by contacting AmeriCU Credit Union at 1.800.388.2000 or stopping into a branch location.

**e-Notice** If you are subscribed to e-Notices, you will receive electronic versions of the notices that the credit union sends you. The e-Notices will look exactly like the printed notice, and you will only be able to view it in secure home banking. The setup for e-Notices allows you to request that an email alert be sent making you aware of the fact that the e-Notice is available.

**Service Availability** The service providing e-Statements / e-Notices is generally available 24 hours a day, 7days a week; however, this service may be periodically unavailable for routine software and hardware maintenance or due to unscheduled down time.

The service providing e-Statements / e-Notices is only available for members of AmeriCU Credit Union who currently have open accounts. If you close your accounts and cease being a member of AmeriCU Credit Union, you will no longer have access to the service

and will be sent paper copies of any further statements or notices at the address AmeriCU Credit Union has on file. Prior e-Statements / e-Notices will be made available to you in hard copy at your request, which you can make by calling AmeriCU Credit Union at 1.800.388.2000 or stopping into a branch location.

**Error Resolution** You understand the importance of your role in preventing misuse of your account. You agree to promptly examine your e-Statements and e-Notices and notify us immediately of any errors on your account. We must hear from you no later than sixty (60) days after we sent the first e-Statement / e-Notice on which the problem appears. You may contact us at 1.800.388.2000.

**Confidentiality** You agree to protect the confidentiality of your account, your account number, and your personal identification number. You acknowledge that, absent court-ordered activity, you should not share your login information with any other person for any reason.

AmeriCU Credit Union will disclose information to third parties about your e-Statement / e-Notice access only:

1. When it is necessary for completing a technical support call to our e-statement/e-notice provider;
2. In order to verify the existence of conditions of your account; or,
3. To comply with a government agency directive or other applicable law.

**Change in Terms** From time to time, it may be necessary to change the terms or conditions regarding your e-Statement / e-Notice access. In the event such a change is necessary, you will receive a pop-up notification the next time you log in to Online Banking services.

**Change in Hardware or Software requirements** From time to time, it may be necessary to change the hardware and or software regarding your e-Statement / e-Notice access. In the event such a change is necessary, you will receive a pop-up notification the next time you log in to Online Banking services.

**E-Mail Address** If you change your e-mail address, it is your responsibility to notify us of your new e-mail address as soon as possible. You may change your e-mail address on your account, online, at any time by clicking the Get e-Statement / e-Notice / Tax Forms link in Online Banking and then selecting the Change my Email Address link.

**Other Account Related Information** We often include with your paper account statement other periodic notices that relate to account notices or regulatory information, otherwise known as statement inserts. When you agree to accept electronic statements, you also agree to receive other notices by electronic delivery.

**Cancellation of e-Statements/e-Notices** you have the right to terminate your e-Statements / e-Notices access and receive paper statements / notices without consequences at any time. If you wish to cancel e-Statements / e-Notices and resume

receipt of paper statements / notices, you must notify us by clicking on the Get e-Statement/e-Notice/Tax Forms link in Online Banking and then selecting the Switch Me Back to Paper Statements link, or by calling AmeriCU Credit Union at 1.800.388.2000 or stopping into a branch location. There is no charge for this change. If you cancel receipt of e-Statements / e-Notices and wish to resume receiving e-Statements / e-Notices in the future, it will be necessary for you to go through the sign-up process again.

AmeriCU Credit Union has the right to terminate its obligation to provide e-Statements / e-Notices service to you upon ten days of prior written notice. If this occurs, you will receive paper statements and notices thereafter.

**Participating Party Rights** You agree to waive and release any claims against AmeriCU Credit Union arising out of or in any way related to the e-Statements / e-Notices service, except for those claims resulting solely from the negligent acts or omissions of AmeriCU Credit Union. All questions regarding your e-Statements / e-Notices access should be directed to AmeriCU Credit Union, during business hours, at 1.800.388.2000.

**Acceptance of Disclosure** When you signed up for Online Banking, you were presented with a link to the Terms & Conditions and this e-Statement / e-Notice User Agreement. You were required to check a box indicating you have read and accepted the terms and conditions contained therein, including this agreement, and to then click on "Complete Sign Up". By doing so, you acknowledged that you understand the terms of this agreement. This agreement will be available for your review at any time under the Service Agreement link that appears at the Online Services page of AmeriCU's website.