

Electronic Statement Disclosure & Agreement

By continuing, you accept the terms of this agreement, and hereby authorize Central One Federal Credit Union to provide periodic financial statements to you electronically. Your authorization means that you consent and agree to the following:

- You will provide us with an email address that will be used to send you all electronic statement related notifications. You will let us know immediately if this email address changes (See Contact Information below). You understand that you have no expectation of privacy if the statement link is transmitted to an email address owned by your employer. You further agree to release Central One Federal Credit Union from any liability if the information is intercepted or viewed by an unauthorized party at your employer or other email address selected by you.
- Upon receipt of your consent and using the email address you provide, we will send you notification of the availability of your periodic account statement each statement period (statement cycle) and you will be required to access the **Central One Federal Credit Union** web site in order to view your statements.
- You will be required to enter your logon information and password/PIN to view the electronic statement(s) and images. It is your sole responsibility to protect your logon and password from unauthorized persons.
- Your consent to receive electronic periodic checking statements shall remain in effect until revoked by you. If you elect to revoke your consent to receive electronic statements you may do so from your online Profile page, or you may notify us via email at member_support@centralfcu.com or by telephone at 508-842-7400. If the revocation of your consent is received less than ten (10) days before the end of your normal statement cycle it may not take effect until the following statement cycle.
- If you have chosen Electronic Statements Only as your Delivery Preference, you will not receive a paper statement but may request one at any time (see Contact Information below). This means that along with your statement you may also electronically receive any materials that would have gone out on paper including disclosures, notices, tax statements and promotional materials.

System Requirements

In order to receive electronic statements, you must have an Intel based computer with Pentium processor or equivalent running Microsoft Windows 95 OSR 2.0, Windows 98 SE, Windows Millennium Edition, Windows NT 4.0 with Service Pack 5, Windows 2000, or Windows XP with 64MB of memory or a MAC PC with a PowerPC processor running Mac OS 8.6, 9.0.4, 9.1, or Mac OS X with 64MB of RAM. Both options require Internet access with an email address with the capability of receiving downloads of up to 5MB. In order to read the statements you will also need to install Adobe Acrobat Reader 5.0 or higher.

System Access

Access to this service may be unavailable at times due to scheduled maintenance, unscheduled maintenance or system outage. In addition both environmental and physical events may occur that may cause the system to become unavailable. Central One Federal Credit Union will make every reasonable effort to ensure optimum availability of this system. However, Central One Federal Credit Union is in no way liable for the unavailability of the system or any damage that may result from system unavailability.

Central One Federal Credit Union disclaims any and all liability that relates to the improper use of this system. We are not responsible for any damage that may occur to your personal computer from the use of this service or the data transmitted through the account access link. Central One Federal Credit Union will notify you of any change to software and hardware requirements needed to access the system. The notification will be sent to the email address we have on record for your account, and will be available from the electronic statements site as well.

Your Responsibility for Maintaining the Security of your Password

Your logon and password/PIN are highly sensitive and extremely confidential and must not be disclosed to others or recorded in or on your personal computer. You agree not to disclose the logon or password to anyone not authorized by you to view your account history. You understand that in providing this information to a third party, you are granting that party the right to view your account statements which will include but not be limited to your membership and account numbers, your account balances, your

account history and front and back images of your cleared checks and Central One Federal Credit Union will accept no responsibility for any resulting losses you incur. This authority will remain in effect until you have notified Central One Federal Credit Union to change your password and given us a reasonable amount of time to act time (see Contact Information below).

Central One Federal Credit Union reserves the right to discontinue your access to this service if it feels the integrity of your password has been compromised.

Contact Information

If you need information on how to update your email address, request a paper copy of your statement or request that we change your password, contact us via email at member_support@centralfcu.com, via our toll-free number 1-800-527-1017, or at any of our branch offices.

Regulation E Required Disclosure

In case of errors or questions about your electronic statement(s), notify us via email at member_support@centralfcu.com, telephone us at 508-842-7400, or notify us in writing at Central One Federal Credit Union, Member Support, 714 Main St. Shrewsbury, MA. 01545 as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. (1) Tell us your name and account number (if any). (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. (3) Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account 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.

All electronic statements shall be in full compliance with applicable laws and regulations.