

## **eStatement Disclosure & Agreement**

By continuing, you accept and agree to the terms of this agreement, and hereby authorize Central One Federal Credit Union (COFCU) to provide all required statements, disclosures and other notices electronically (collectively, "eStatements").

Disclosures that may be delivered to you electronically include, but are not limited to:

- Periodic account statements,
- Tax Forms,
- Certificate maturity notices,
- Change-in-terms notifications about your account,
- Insufficient funds notices
- Enclosures generally provided with a paper statement, and
- Other disclosures and notices we are required or feel are prudent to provide

### **What Your Acceptance and Agreement Means**

- You have provided us with an email address and/or phone number that will be used to send you email and/or text message notifications as to the availability of certain eStatements and you have selected your notification preference of email and/or text message. You will let us know immediately if your email address and/or phone number changes (See Contact Information below). You understand that you have no expectation of privacy if you are using an email address used by multiple parties or owned by your employer. You further agree to release COFCU from any liability if the information is intercepted or viewed by an unauthorized party at your employer or other email address selected by you.
- Using the email address you provide, we will send you notifications as to the availability of these records when applicable (for example at the end of each statement cycle) and you will be required to access COFCU's Online Banking "Online Services" area in order to view them. If you do not elect email or text message notifications in "notification preferences", we will not send a notification and it will be your responsibility to ensure you check the online banking site periodically.
- You will be required to enter your online banking username and password to view your eStatements. It is solely your responsibility to protect your username and password from unauthorized persons.
- If you have agreed to Electronic as your Delivery Preference, you will generally not receive records in paper form, but may request them at any time (see Contact Information below). A fee may apply. See our fee schedule for more information <https://www.centralfcu.com/resources/rates>.
- You agree it is reasonable to expect there will likely still be important documents sent to you via the USPS. You having selected electronic as your preferred delivery method does not impact your obligation to maintain a current mailing address with COFCU and open all COFCU mailings in a timely manner.

### **To Revoke Your Consent**

Your consent to receive eStatements shall remain in effect until revoked by you and will be applicable to all products and services you currently utilize as well as to those you apply and are approved for in the future. If you elect to revoke your consent to receive eStatements you may do so from your online banking "online services > eStatements" page or by contacting us at (800) 527-1017.

### **System Requirements**

In order to access and retain eStatements, you will need a computer with an internet connection, the latest version of Internet Explorer, Chrome, Safari or Firefox, a current version of Adobe Reader to open the documents in pdf format, and either adequate storage space to save or an installed printer to print them.

### **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. COFCU will make every reasonable effort to ensure optimum availability of this system.

### **COFCU's Right to Amend this Disclosure**

COFCU reserves the right to amend this eStatement Disclosure and Agreement from time to time. The current version will always remain available to you from our website disclosures link and within online banking.

### **Contact Information**

If you need to update your contact information or request a paper copy of your statement or other document, please contact us at (800) 527-1017 or visit any of our branch offices.

COFCU reserves the right to discontinue your access to this service if it feels the integrity of your account or your password has been compromised.