



WSECUCU

Welcome to WSECUCU's E-STATEMENTS Service

The fastest way to receive current and previous statement information

We appreciate your interest in E-STATEMENTS and are pleased to make this service available to you within your secure CU OnLine account at no cost.

This E-STATEMENTS Delivery Agreement supplements your CU OnLine Agreement and Disclosures, which was provided to you prior to accessing the service. A copy can also be found on the bottom of each page in CU OnLine. You must agree to the terms of this Agreement before you can access E-STATEMENTS.

E-STATEMENTS DELIVERY AGREEMENT

1. **Consent to receive statements & notices electronically-** By clicking on the "Stop My Paper Statements" button, you are requesting and agree to receive your periodic account statements, future disclosures required by law, other notices, newsletters, special offers and promotional materials electronically and not receive a paper statement until specifically requested by you. Your electronic statements will contain the same information as the paper statements you have been receiving, which includes: account balance and transaction activity for deposit accounts, consumer loan accounts and electronic funds transfer (EFT) services, year-to-date interest, and error notification procedures. Disclosures and notices we may send in the future include: notices of change in terms for deposit, EFT or loan services; Annual Privacy Notices, periodic notice of billing error rights and year-end tax statements for dividends earned; stop payment confirmation and change of address forms. The CU-Online service also provides the following features: Account reconciliation, file downloads, draft imaging, tax forms, other related internet links.
2. **System requirements-** In order to access and retain your E-STATEMENTS, you must have an Internet-Capable computer with Adobe Acrobat 4.0 or higher and one of the following internet browsers:
 - a) Windows Operating System: Microsoft Internet Explorer 4.0 or higher, Netscape Navigator 4.7 or higher, or American Online (AOL) 6.0 or higher.

- b) iMac Operating System: Microsoft Internet Explorer 5.0 or higher, Netscape Navigator 4.7 or higher, or America Online (AOL 5.0) or higher.

The Credit Union will inform you of any change in hardware or software requirements that may affect your access to or use of E-STATEMENTS.

- 3. Online Delivery Notification-** The Credit Union will notify you through your email address when your E-STATEMENT is available for viewing through CU OnLine. The Credit Union uses the email address provided in CU OnLine to send your E-STATEMENT notifications. We will provide your E-STATEMENTS and Notices to you online as PDF documents that will be posted and available through the CU OnLine service on the Credit Union's website. You are responsible for notifying the Credit Union of any changes to your email address by calling the Credit Union at 800-562-0999 or emailing us. If the Credit Union learns that you are no longer receiving our email notifications (for example, an email to you is returned as undeliverable), the Credit Union may discontinue sending E-STATEMENT notifications and your E-STATEMENT service. The Credit Union will make a reasonable attempt to redeliver your notification electronically. The Credit Union is not obligated to verify that you are receiving your E-STATEMENT notifications or accessing your E-STATEMENTS.
- 4. Access to E-STATEMENTS-** Members and account owners acknowledge that anyone you authorize with CU OnLine access to your account, may access E-STATEMENTS. Your E-STATEMENTS will be available for viewing for a rolling twelve-month period.
- 5. Canceling e-Statements-** You may cancel e-Statement services at any time by clicking the "E-STATEMENT PREFERENCES" link on the CU OnLine home page and selecting to disable E-STATEMENTS, clicking the "Email Us" link or calling WSECU at 800-562-0999, or you may write to us at P. O. Box WSECU, Olympia, WA 98507. There are no fees or restrictions on the Credit Union's CU OnLine services for choosing to cancel E-STATEMENTS. Your cancellation will become effective after we have received it and had a reasonable opportunity to act on it. You have the right to request and receive a paper copy of your E-STATEMENTS at any time. Paper copies of past statements are subject to the standard duplicate statement fee as provided on your Rate and Fee Schedule. You agree that we can terminate your E-STATEMENT access and revert to printed mailed statements for any reason at any time.
- 6. Alterations and Amendments-** The terms of this Agreement may be altered or amended by WSECU from time to time. In such event, WSECU shall send notice to you at your address as it appears on WSECU records. Any continuation of the service after WSECU sends you a notice of change will constitute your agreement to such change(s).