

**United Educators Credit Union**  
**Electronic Statement Disclosure and Agreement**

Before you can enroll in or access our Electronic Statement Presentment services ("E-Statement Services"), the Electronic Signatures in Global and National Commerce Act (ESIGN) and other laws and regulations require us to obtain your affirmative consent to electronic delivery of your periodic account statements and associated disclosures required under Federal and/or State laws or regulations (collectively "Statement(s)"). Please read this Electronic Statement Disclosure and Agreement (this "Disclosure") carefully and save or print a copy for your records.

**Your Consent Is Required**

You must consent to electronic delivery of your Statements in order to continue enrolling in our E-Statement Services. If you do not want to receive your Statements electronically, you should exit this screen by selecting "Cancel" at the bottom of the page and the enrollment process will be discontinued. If you do not consent to receiving your Statements electronically, our E-Statement Services will not be available to you. If, after reading this Disclosure, you wish to consent to electronic delivery of your Statements and enroll in our E-Statement services, please click on "I Agree" where indicated below.

**E-Statement Agreement**

Definitions: In this Disclosure, the words "you" and "your" mean the owner and/or joint owner of the account who is/are requesting that the Statements for such account be sent electronically to your personal Internet address and, therefore, is enrolling in our E-Statement Services. The words "Credit Union," "we," "our," and "us" means United Educators Credit Union. The Phrase "Business Days" means M-F, excluding Federal Holidays observed by the Federal Reserve Bank. Please see the definitions of "E-Statement Services," "Statements," and "Disclosure" above.

1. **Agreement Acceptance:** By clicking "I Agree to the Terms and Conditions" below you are agreeing that:
  - a. You are requesting that United Educators Credit Union make your Statements available to you electronically, by sending to your personal Internet e-mail address a notice that your Statement is available for viewing and a link to our Internet Banking Service Solutions@HOME where you can view your statement electronically via the "E-Statements" link under the "Accounts" menu item. In order to receive an eStatement for the same calendar month as your enrollment, said enrollment must be received by the Credit Union at least 5 Business Days prior to the last Business Day of the calendar month.
  - b. If you change your e-mail address, you will notify us of the change so that we may continue to send your E-Statements notification electronically. You will also notify us of any changes in physical address or telephone number.
  - c. Following your eStatement enrollment submission you will receive an eStatement introduction/welcome email to the email address you've input into this eStatements enrollment form. The purpose of this email is to verify your email address is valid. In the event that we cannot verify your email address, we will attempt to contact you for an information update. If for any reason we are unable to obtain a valid email address we will provide you notice that your eStatement enrollment was rejected and you will have to re-enroll with a valid email address.
  - d. Once fully enrolled into the eStatement program, each time a statement is produced for your account, you will receive a notification email informing you that your eStatement is ready for view per the instructions provided in Section 1, Part A of this Disclosure. In the event that we are unable to deliver this notification email to you because of an inaccurate e-mail address, we will attempt to contact you for an information update and attempt to re-send your eStatement notification. As a last resort your Statements will be mailed to your physical address of record.
  - e. Except as expressly provided in this Disclosure, your participation in the E-Statement Services program does not change your rights and obligations related to your membership, as described in the United Educators Membership & Account Agreement, which was provided to you at the time you established membership with the Credit Union, as amended by us from time to time (such agreement, the "Member Terms"), and any other agreements and disclosures relevant to your account, including, without limitation, any fees disclosed therein. You agree, however, that when any such terms and conditions, agreement or disclosure includes a time period stemming from your receipt of a Statement from the Credit Union, such time period shall start or end, as applicable, on the date that we send to your personal Internet e-mail address a notice that your Statement is available for viewing (provided, that, if such email is undeliverable, such time period shall start or end, as applicable, on the date that the Credit Union transmits a paper Statement to you in accordance with this Disclosure).
  - f. Except (i) in the case of undeliverable e-mail, (ii) in the case of your withdrawal of your consent to electronic delivery of your Statements and resulting un-enrollment from the E-Statement program, as described below and (iii) upon your express request, as described below, after your enrollment in the E-Statement Services becomes effective, you will no longer receive paper copies of your Statements.
  
2. **System Requirements:** In order to participate in the E-Statement Services and receive and retain copies of your Statements electronically you will need to provide or obtain access to the items below. At the time of enrollment, you will be asked to provide a verification code which is only retrievable if your computer possesses the ability to open and view an sample eStatement in portable document file (PDF) format.
  - a. A computer and modem or other device capable of accessing the Internet
  - b. An active "Internet Service Provider"
  - c. A Web Browser that supports 128-bit SSL encryption
  - d. The ability to download or print agreements and disclosures
  - e. The ability to open a portable document file (PDF) using a software program such as Adobe Acrobat Reader.

3. **Updating Your Personal Information:** You must keep us informed of any change in your telephone number, mailing address, or e-mail address. You may notify us of changes in any of the following ways:
- a. For change of e-mail address, send us a secure message via the Solutions@HOME Internet Banking website
  - b. For change of mailing address or telephone number:
    - i. Telephone us at: 800 229-2848 during Credit Union business hours, Or
    - ii. Contact us by postal mail:

United Educators Credit Union  
14989 Florence Trail  
Apple Valley, MN 55124

4. **Your Rights and Options:**

- a. Paper or Non-electronic Form. You are not required to enroll in the E-Statement Services program. You can continue to receive your Statements in the same format in which you currently receive your Statement, including, if applicable, paper. If you would like to receive your Statements electronically, however, you must enroll in the E-Statement Services program and agree to the terms set forth in this Disclosure.
  - b. Withdrawal of Consent to Electronic Delivery. If at any time after you consent to electronic delivery of your Statements (e.g. by clicking "I Agree to the Terms and Conditions," below), you wish to withdraw your consent to electronic delivery of your Statements, you may contact the credit union (using any of the methods included within Section 3 of this Disclosure) and withdraw your consent to receive Electronic Delivery of your Credit Union statements. If you withdraw your consent, you will be un-enrolled in the E-Statement Services program and will no longer receive your Statements electronically. Statements issued after your withdrawal is effective will be mailed to your physical address of record.
  - c. Duration of Consent. If you consent to electronic delivery of your Statements by clicking "I Agree to the Terms and Conditions" below, your consent will apply to all Statements unless and until the earlier of (i) your withdrawal of consent as described in 4(B), above, or (ii) the Credit Union's discontinuation of electronic Statement delivery services, or (iii) the Credit Union has rejected your enrollment due the Credit Union's inability to validate your email address.
  - d. Non-Electronic Copy. If, after you are enrolled in the E-Statement Services program and without withdrawing your consent to electronic delivery of Statements, you would like to obtain a paper copy of a Statement you should contact United Educators Credit Union at the above address in section 3B. There are fees associated with paper copies of Statements. Please refer to the Fee Schedule made available to you at the time of your Credit Union Membership opening. We will notify you of changes as required by law.
5. **The Credit Union's Right to Amend the Services:** The Credit Union reserves the right to amend the E-Statement Services and/or the conditions of participation from time to time, including enlargement or restriction of services available through the E-Statement Service. Your use of the E-Statement Service after any change will indicate your agreement to the amendments and affirm your consent to electronic delivery of Statements. The Credit Union will make available to you electronically a copy of any amendments when required by applicable law.
6. **Acceptance of E-Statement Agreement and Consent to Receive Electronic Disclosures:** Clicking on the "I Agree to the Terms and Conditions" button below constitutes your written signature and consent to be bound by the terms of this Disclosure and to receive Statements electronically. If you select the "Cancel" button below, your enrollment in this E-Statement Service will be discontinued, you will not be enrolled, and you will not receive Statements electronically.