



Electronic Statement and Electronic Notice Access Agreement

You understand you can authorize, from within Online Banking, to receive your Financial Plus Credit Union (Credit Union) account statements, notices, and all other disclosures required by law from the Credit Union electronically.

- By enrolling in the Electronic Statement (E-Statement) Program, your account statements and all other disclosures will be delivered to you electronically, at your email address, or you will be sent an email notification stating the information is available via the Internet.
- By enrolling in the Electronic Notice (E-Notice) Program, you will be sent an email notification, at your email address, stating the notice is available electronically via the Internet.

Required Statements, Disclosures, and Notices to be provided in Electronic Format

You understand by accepting this disclosure and enrolling in the E-Statement Program you will receive statements and disclosures required by law electronically, including the following:

- Periodic Account Statements
- Monthly Credit Card Billing Statements
- Billing Error Rights Notice
- Annual Tax Statements
- Annual Privacy Notice
- Changes in Account Terms

You understand by accepting this disclosure and enrolling in the E-Notice Program you will receive notices required by law electronically, including the following:

- Term Savings Account Maturity and Renewal Notices
- Loan Delinquency Notices

Specifically, you are agreeing to receive any statements, disclosures, and/or notices which you are entitled to receive by law, including those related to the Electronic Funds Transfer Act, Truth in Savings Act, Truth in Lending Act, Equal Credit Opportunity Act, Expedited Funds Availability Act, Fair Credit Reporting Act, Michigan Electronic Funds Transfers Act, Uniform Commercial Code, National Automated Clearinghouse Association Rules, Internal Revenue Code, your Account Agreement and periodic account statements with Financial Plus Credit Union, electronically.

Required Notices versus Courtesy Notices

Certain statements, disclosures, and notices are required by federal regulation and require your affirmative consent to be delivered electronically. Other statements, disclosures, and notices are sent as a courtesy and may be legally delivered electronically without obtaining your consent. Examples of courtesy notices include, but are not limited to:

- Non-Sufficient Funds Notices
- Courtesy Pay Notices
- Overdraft Transfer Notices
- Safe Deposit Box Notices

- Old and New Address Notices

Currently, the Credit Union only sends courtesy notices electronically if you affirmatively consent to receiving electronic notices by enrolling in the E-Notice Program; however, this process is subject to change.

In addition, while the Credit Union strives to make statements, disclosures, and notices available electronically, there may be instances when some of the items listed above (required or courtesy statements, disclosures, and/or notices) will be delivered in paper format. Your agreement to receive statements, disclosures, and/or notices electronically does not guarantee that all statements, disclosures, and/or notices will be delivered electronically.

E-Statement and E-Notice Program Prerequisites

You understand and agree to qualify for the E-Statement and E-Notice Programs you must continue to be registered for Online Banking. In addition, in order to qualify for the E-Notice Program you must continue to be enrolled in the E-Statement Program.

Technology Requirements for Accessing and Retaining Electronic Statements, Disclosures, and Notices

You understand, in order to receive statements, disclosures, and/or notices electronically, you must have a personal computer (PC) with Internet access, maintain an email address, have access to a printer or have available storage space on your PC to retain a copy on file, and the following software:

- Adobe Acrobat Reader 10 or higher (available free at <http://www.adobe.com>), and
- Microsoft Internet Explorer 9 or higher (128 bit encrypted), or
- Google Chrome version 10 or higher (128 bit encrypted), or
- Mozilla Firefox version 4 or higher (128 bit encrypted).

You hereby acknowledge your equipment meets the technical requirements for receiving, downloading, and printing the information. You understand in the event you experience difficulties or have questions regarding electronic statements, disclosures, and/or notices, you can contact the Call Center toll free at (800) 748-0451.

Enrolling in E-Statement and/or E-Notice Program

You understand you can enroll in the E-Statement and/or E-Notice Program by affirmatively consenting to receive your statements, disclosures, and/or notices electronically by accepting the Electronic Statement and Electronic Notice Access Agreement via Online Banking.

Email Address Changes

You understand you must notify the Credit Union if your email address changes by providing the Credit Union with written or electronic notice from within Online Banking of any such changes in address.

Requesting a Paper Copy

You understand and agree that although you have requested electronic statements, disclosures, and/or notices, you may contact the Credit Union by email or telephone to request the Credit Union send a paper copy of a statement or disclosure which has already been sent or is available electronically. The Credit Union will charge a fee for each paper copy of a previously provided statement (refer to the Fee Schedule). You agree the fee can be deducted from any account which you own at the Credit Union.

Inactive Online Banking Accounts

To protect you from potential fraud, inactive Online Banking accounts will be disabled after 15 months of inactivity. If your Online Banking account becomes inactive, you will be notified prior to your Online Banking account being disabled. This means you will not have access to view your statements, disclosures, and/or notices. In order to view your statements, disclosures, and/or notices online, you must contact the Credit Union to restore your password to your Online Banking account.

Withdrawing from E-Statement and/or E-Notice Program

You understand and acknowledge you presently have the right to receive such statements, disclosures, and notices in paper form, and may revoke this Authorization and Agreement at any time by providing the Credit Union with written notice or electronic notice from within Online Banking of such revocation, at which time you will again receive such statements, disclosures, and/or notices in paper form.

Upon revocation of the E-Statement Program:

- If you have an E-Checking Account, which requires enrollment in the E-Statement program, you will be charged a monthly statement fee (refer to the Fee Schedule).
- If you have a Free Business Checking account, which requires enrollment in the E-Statement program, you will be charged a monthly service fee (refer to the Business Fee Schedule).

This fee will be charged until you reenroll in the E-Statement Program or convert to an alternate checking account.

After cancelling enrollment in the E-Statement and/or E-Notice Programs, you can reenroll at any time but you must re-consent electronically via Online Banking as described above.

Future Amendments to the E-Statement and E-Notice Programs

You understand and agree the Credit Union retains the right, to the extent permitted by law, to amend this Agreement in the future by providing you with written notice of such changes sent to your last known mailing address or by providing electronic notice of such changes sent to your last known email address. In the future, should the Credit Union, by law or regulation, be permitted to deliver additional notices or disclosures to which you are entitled, you hereby agree to receive such notices or disclosures in electronic format sent to your last known email address.

Questions

You may contact the Credit Union with any questions as follows:

- By phone toll free: (800) 748-0451
- By email: info@financialplusfcu.org
- By secure message board via Online Banking

Acknowledging your Access and Consent to Receive Materials Electronically

To confirm to us you can access this information electronically, which will be similar to other electronic statements, disclosures, and/or notices which we will provide to you, please verify you are able to read this electronic disclosure and you were also able to print on paper or electronically save this page for your future reference and access, or you were able to e-mail this disclosure and access consent to an address where you will be able to print on paper or save it for your future reference and access. Further, if you consent to receiving statements, disclosures, and/or notices exclusively in electronic format on the terms and conditions described above, please confirm your agreement by clicking the 'I agree' button within Online Banking.

By clicking the 'I agree' box, I confirm that:

- I can access and read this electronic CONSENT TO ELECTRONIC RECEIPT OF ELECTRONIC STATEMENTS, DISCLOSURES, AND/OR NOTICES document; and
- I can print on paper the disclosure or save or send the disclosure to a place where I can print it, for future reference and access; and
- Until or unless I notify Financial Plus Credit Union as described above, I consent to receive exclusively through electronic means, all statements, disclosures, and/or notices which are required to be provided or made available to me by Financial Plus Credit Union during the course of my relationship with the Credit Union.
- While the Credit Union strives to make statements, disclosures, and notices available electronically, there may be some instances when some of the items listed above will be delivered in paper format. Your consent to receive statements, disclosures, and notices electronically does not guarantee all indicated statements, disclosures, and notices will be delivered electronically.