



eStatement Disclosure & Agreement

By continuing, you accept and agree to the terms of this agreement, and hereby authorize Midwest Community Federal Credit Union (MCFCU) 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,
- Transaction Notices (Return Items, Overdraft/NSF, Transfers, etc....)
- Tax Forms,
- Certificate maturity notices,
- Change-in-terms notifications about your account,
- Enclosures generally provided with a paper statement, and
- Other disclosures we are required or feel are prudent to provide

What Your Acceptance and Agreement Mean

- You have provided us with an email address that will be used to send you notifications as to the availability of certain eStatements. 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 you are using an email address used by multiple parties or owned by your employer. You further agree to release MCFCU 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 MCFCU's Online or Mobile Banking in order to view them. If you do not provide an email address to us, we will not send a notification and it will be your responsibility to ensure you check this site periodically. Periodic statements for example are generally available within 1-5 days after the close of the statement cycle. Other notices are sent out as appropriate.
- You will be required to enter your online or mobile banking User ID and password to view your eStatements. It is solely your responsibility to protect the confidentiality of your User ID and password from unauthorized persons.
- If you have agreed to Electronic as your Delivery Preference, you will generally not receive these records in paper form but may request them at any time (see Contact Information below). A fee may apply. See the *Schedule of Fees and Service Charges* for details.
- 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 MCFCU and open all MCFCU mailings in a timely manner.

Termination/Discontinuation

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 at any of our branch locations. Please allow ten (10) business days for the revocation to take effect. MCFCU reserves the right to discontinue your access to this service at any time and/or revoke your right to use eStatements. Neither termination nor discontinuation shall affect your liability or obligations under this Agreement.

System Requirements

In order to access and store or print eStatements you will need a computer with an internet connection, a web browser that supports 128-bit encryption (for maximum performance, we recommend that you use the latest version of Internet Explorer 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. MCFCU will make every reasonable effort to ensure optimum availability of this system.

MCFCU's Right to Amend this Disclosure

MCFCU reserves the right to amend this eStatement Disclosure and Agreement from time to time. The current version will always remain available to you on our website and within online banking, and may also be obtained by contacting us through any of the means listed below.

Error Resolution

If you have questions or comments regarding your eStatement, or need to notify us of an error, please contact us via the Contact Information below.

Contact Information

If you need to update your email address you can do so through online banking or mobile banking.