

CT LABOR DEPT FEDERAL CREDIT UNION

ELECTRONIC STATEMENT (“E-Statement”) CONSENT AGREEMENT

Please read this information carefully and print a copy and/or retain this information electronically for your records.

This Agreement is between Credit Union (hereinafter “we, us, our or Credit Union”), and each participating member of the Credit Union’s e-Statement program, together with any person who is authorized by a member to use or access this service (hereinafter referred together as “you, your or yours”). “Business Days” means Monday through Friday, federally designated holidays are not included.

E-Statement Access. Accessing your e-Statement confirms your agreement to be bound by all disclosures and agreements and acknowledges your receipt and understanding of this agreement.

By accessing your on-line periodic statements you will be able to view your periodic account and transaction activity for your deposit and loan accounts, electronic funds transfer transactions, periodic notice of billing error rights under federal Regulation Z (Truth in Lending Act) and the error resolution notice under Regulation E (Electronic Fund Transfer Act), and Credit Union newsletters and/or statement stuffers, which may contain important legal notices that affect you.

In order to access your e-Statement online, you must have an active Home Banking Service established with the Credit Union. Once that is established, you may log on to our home banking site via the Internet, use your PIN to access your account, and click on the “e-Statement” button.

The home banking service is generally available 24 hours a day, seven days a week; however, service may be unavailable from time to time for routine software and hardware maintenance or due to unscheduled down time. If your share account is joint with another person, one of you may consent to receive disclosures electronically and that person’s election to receive e-Statements shall apply to both of you. We will then send the notice regarding the availability of your e-Statements to the e-mail address provided in lieu of providing a paper statement.

Access Requirements. You must have access to a personal computer with Netscape Navigator® 7.0 or higher, Microsoft Internet Explorer® 5.0 (MAC Users 5.0) or higher and a compatible printer. These browsers use data encryption for security. *Our Home Banking* supports both 40-bit and 128-bit encryption. We also recommend using a monitor resolution set at 800x600 or higher. Adobe Acrobat Reader may be required to access supporting documents or promotional materials.

If there is a change in the hardware/software requirements associated with this service, we will notify you and provide an explanation of the updated hardware/software requirements. It is your sole responsibility to insure your personal computer and related equipment are compatible with and capable of operating in a manner that allows you to utilize our E-Statement Service. If you cannot meet the requirements for any reason, you have the right to withdraw your consent at that time at no cost to you. Withdrawing your consent will terminate your E-Statement service.

Right To Receive Paper Statements. Once you enroll in this voluntary program, your paper statement will no longer be sent to you. Although you have elected electronic delivery, you do have a right to receive a paper copy of your periodic statement. To request a copy of your periodic statement please telephone us at 860-263-6500 or write to: CT Labor Dept FCU 200 Follybrook Blvd, Wethersfield, CT 06109. The list of fees applicable to your account(s) may specify additional fees that we may charge for requests to receive an account statement in paper form. You agree that we can terminate our e-Statements service and revert to printed mail statements for any reason at any time.

Electronic “Signature” Agreement & Security. You agree that your use of a key pad, mouse or other device to select an item, button, icon or similar act/action, or to otherwise provide the Credit Union instructions while participating in our e-Statement Program (“Program”); or in accessing or making any transaction regarding any agreement, acknowledgement, consent terms, disclosures or conditions, constitutes your signature, acceptance and agreement as if actually signed by you in writing. Further, you agree that no certification authority or other third party verification is necessary to validate your electronic signature; and that the lack of such certification or third party verification will not in any way affect the enforceability of your signature or any resulting contract between you and the Credit Union.

You agree and acknowledge that you will keep your PIN and other security codes and identification data confidential, and you will immediately notify the Credit Union should you believe that your PIN has been lost, stolen, or that an unauthorized person has electronically accessed your accounts.

E-Mail Address Required-Notification of Statement Availability. Your e-mail address is required to participate in our e-Statement delivery program. We will send you an e-mail notification at your last e-mail address of record shortly following the first of the month when your online statement is available. You agree to accept responsibility for notifying us if your e-mail address changes immediately. You can notify us of the change in your e-mail address in one of three ways: in writing to ; CT Labor Dept FCU 200 Follybrook Blvd, Wethersfield, CT 06109, via fax 860-263-6508 or by updating your information in person. Your online

statements will remain accessible on our web site for at least 2 years. If we send your e-mail notification and it is returned to us as undeliverable, you will still be able to access your statement from the internet site and should do so until we can start sending you paper statements again or advise us that you are unable to access the statement. However, your participation in the program will be discontinued and subsequent statements will be distributed to you in paper form.

Statement notifications can be sent to only one e-mail address. For example, the notification cannot go to both a work and home e-mail address.

Your Right To Withdraw Consent. You have the right to withdraw your consent to receive your statements in electronic form at any time. If you elect to withdraw your consent there is currently no cost to you and your participation in the Program will be terminated.

To withdraw your consent you must send us written notification by electronic mail from your e-mail address of record with CT Labor Department Federal Credit Union or by written and signed request to: CT Labor Dept FCU 200 Follybrook Blvd, Wethersfield, CT 06109. If your written notification is received within five (5) business days prior to the end of the statement cycle, your current monthly/quarterly statement will be distributed to you in monthly/quarterly paper form. If it is not received within the above-mentioned time frame, your current statement will be distributed to you in electronic form and subsequent statements will be distributed to you in paper form.

Contractual Agreements/Modification. This electronic consent supplements and modifies other agreements that you may have with the Credit Union. To the extent that this consent and another agreement contain conflicting provisions, this consent will govern the delivery of electronic disclosures and statements, but all other contractual obligations of the parties remain subject to the terms of any other agreements. *For example, you will still be required to promptly review any account statements you receive*

and notify the Credit Union within established time periods specified in your Member Service or Loan Agreement if there are any errors on your statement or unauthorized transactions.

Authorization Consent. By agreeing to the terms and conditions of this consent, you represent that you are authorized to enter into this consent for all persons who own or are authorized to access any of your accounts, and that such persons will be bound by the terms of this consent.

E-Mail Communications. You acknowledge and agree that the Internet is considered inherently insecure. Therefore, you agree that we have no liability to you whatsoever for any loss, claim or damages arising or in any way related to our response(s) to any e-mail or other electronic communication that we in good faith believe you have submitted to us. We have no duty to investigate the validity or to verify any e-mail or other electronic communication; and may respond to any e-mail at either the address provided with the communication, the e-mail address in your Membership Account Agreement, or any other application or written communication actually received by us.

Although we have no obligation to do so, we reserve the right to require authentication of e-mails or electronic communications. The decision to require authentication is at the sole discretion of the Credit Union. We will have no obligation, liability or responsibility to you or any other person or company if we do not act upon or follow any instruction to us if a communication cannot be authenticated to our satisfaction.

Change in Terms. We may change any term of this Agreement at any time. If you do not wish to accept the change, you may terminate this Agreement by withdrawing your consent to receive statements and notices electronically.

Governing Law. This agreement, including the validity of any signatures or consents, any claim, or disputes arising hereunder shall be construed in accordance with and governed by the Laws of the State of Connecticut. The terms and conditions of your Membership and Account Agreement for each of your Credit Union accounts as well as your other agreements with the Credit Union such as loans continue to apply notwithstanding anything to the contrary in this Agreement.

This Agreement will be executed when you sign indicating that you agree to its terms and is effective on that date. Please print a copy of this Agreement and save for your records. This Agreement will continue to be available online.



Member Services

Savings

- Share Savings
- Share Draft/Checking
- Club Accounts - Holiday & Vacation
- Term Share Certificates
- IRA (Traditional, & Roth)
- IRA Term Share Certificates

Loans

- Personal
- New & Used Vehicle
- Home Equity/Second Mortgage
- Higher Education
- Share Secured Loans

Services

- VISA Check Card
- AudioLine
- Home Banking
- Overdraft Protection
- Direct Deposit
- Payroll Deduction
- Travelers Checks
- Wire Transfer
- Notary Services
- Credit Life & Disability Insurance

..... sign up for e-Statements

By going to online statements, you are helping the environment. You will still have access to your past 24 monthly statements. You can view them online or print them out. And with Online Statements you get:

- The same information that's on your paper statement
- Monthly e-mail notification when your new statement is available online
- Your statement is available to you days earlier than by postal mail
- Decreased possibility of mail fraud or identity theft.

You can stop your paper statement today and help ensure that our environment remains healthy for generations to come. Why wait? Sign up today!

Sign on to www.ctlaborfcu.com and with a few clicks you can stop your paper statements today and help ensure that our environment remains healthy for generations to come.

IMPORTANT: In order to use e-Statements (online statements) you must be enrolled in home banking.

e-Statements

200 Follybrook Blvd
Wethersfield, CT 06109
Phone: 860.263.6500
Fax: 860.263.6508

AudioLine: 860.263.6456
www.ctlaborfcu.com

Application for e-Statements

Account #: _____

Name: _____

E-Mail Address: _____

Authorization

By signing below you are enrolling in the CT Labor Federal Credit Union e-Statement service and are acknowledging receipt of the terms and conditions of the Terms and Agreement Disclosure to which you agree to be bound. You are also certifying that all information provided is accurate.

