

## **Connexus Credit Union Electronic Statement Agreement and Disclosure**

Please read this agreement carefully before accessing or using the service. By agreeing below, you agree to accept delivery of your periodic account statements (eStatements) and related disclosures (eNotices) online.

### **Scope of Consent**

**eStatements:** Your eStatements will include the periodic (monthly/quarterly) statement of account and transaction activity for your deposit and loan accounts; electronic funds transfer (EFT) services, periodic notice of billing error rights and annual tax documents.

**eNotices:** Along with your eStatements we may provide future documentation including but not limited to: notices of change in terms for deposit, EFT or loan services and Annual Privacy Notices.

You will receive an email notice stating that your eStatements are ready to be viewed on the Connexus Credit Union Online Banking service.

By signing up for eStatements, you elect and authorize Connexus to begin electronic delivery of your periodic account statements, tax documents, as well as notices we are required to provide under applicable Federal and State Statutes. eStatements will contain all the same information as your paper statements. You have the same opportunities to contact us about any errors or problems.

New users who activate this feature before the last business day of the month will be able to view and print out their online statements by the third business day of the new month. When you initially sign up for eStatements you may receive a paper copy as well as an eStatement of your statement that first month. As a customer of the Service, you will not be charged by the Credit Union for receiving an eStatement or eNotices electronically. As part of the Service, the Credit Union will provide a history of prior statements for you to review and print as needed. There may be a charge for additional services, such as a request for a paper copy of your statement from the Credit Union, and other optional services.

### **Your Rights and Responsibilities**

#### **Your email address**

You must have a valid, active email account to use this service. If at any time your email address changes, you must notify the Credit Union immediately to assure timely receipt of email notifications. You agree to indemnify and hold the Credit Union harmless in the event of any loss for failure to provide the Credit Union with an accurate and current email address. You understand that eStatements and eNotices will continue to be considered available and delivered even if you are unable to access your email notifications.

#### **Hardware/Software Requirements**

You may view your statements as electronic documents within Online & Mobile Banking. To view disclosure documents online you must have a computer, Internet access, and [a supported web browser that meets these minimum standards](#). You may also print and download these documents. To access downloaded documents, you may need to install PDF reader software such as Adobe Acrobat Reader 4.0 or higher.

Adobe Acrobat Reader software is available as a free download here: <https://get.adobe.com/reader/>

### **Withdrawal of Consent**

You may cancel your Service at any time by providing us with a request via one of the options below. Your request will take no longer than fifteen (15) days to become effective from the date we receive the request. If you cancel this Service, we will resume sending you a statement via regular mail. The resumption of paper statements may be subject to a fee as listed on the Credit Union Fee Schedule available at [www.connexuscu.org](http://www.connexuscu.org). Further, you agree that we can terminate your Service and provide you with mailed statements for any reason at any time.

- Click on the Account Widget within online banking, Click the Statements tab. Under My Settings, select 'Edit My Settings'. Change your Member Statements and/or Tax Statements preference to 'Paper Statement' and hit submit. This process will immediately allow you to opt out of eStatements and return to receiving paper statements.
- Emailing your withdrawal instructions within the Message Center of online banking.
- Calling our Member Center at (800) 845-5025.
- Visiting your local branch. Branch locations may be found at the Credit Union website, [www.connexuscu.org](http://www.connexuscu.org)

**Paper Option:** You have the right to request and receive a paper copy of your eStatements and eNotices at any time by contacting us using any of the methods listed above. There may be a fee for requesting any paper copy of a statement or disclosure we have previously provided to you electronically. Review our Fee Schedule for any current applicable fees.

### **Other Agreements with the Credit Union:**

This service is provided by the credit union to you without any implied or expressed warranties, such as those relating to access, fitness of use, errors, or uninterrupted service. Furthermore, the credit union, processors, or other third-parties contracted by the credit union, will not be responsible for, and member agrees to indemnify and hold harmless from any and all liabilities or obligations which arise or are alleged to arise, from acts or failures to act, arising out of the delivery, performance, or use of this service, whether incurred by you or any third party.

### **Assignment**

Connexus may assign this Agreement to any future, directly or indirectly, affiliated company. Connexus may also assign or delegate certain of its rights and responsibilities under this Agreement to independent contractors or other third parties. I may not assign this Agreement to any other party.

### **Governing Law**

This Agreement shall be governed by and construed in accordance with the laws of the state of Wisconsin and federal law, as applicable without giving effect to its conflict of law provisions of your actual state or country of residence. If either Connexus or I have any dispute or disagreement with the other regarding the Agreement that we cannot resolve amicably, both parties agree that the sole and exclusive remedy shall be binding arbitration in Wisconsin in accordance with the rules and procedures of the American Arbitration Association then in effect.