



E-Statement Agreement and Disclosure

1. Introduction

Federal Employees of Chippewa County Credit Union strives to provide you with the highest quality E-Statement Delivery (the "Service") available. By enrolling in the Service, you agree to all the terms and conditions contained in this Agreement and Disclosure (the "Agreement") and the Electronic Funds Transfers Agreement and Disclosure.

This Agreement is a contract that establishes the terms covering the electronic delivery of your periodic account statements ("E-Statements") for your accounts at Federal Employees of Chippewa County Credit Union ("FECCCU").

2. Consent to Electronic Delivery of Account Statements (E-Statements)

By accepting the terms of this agreement, you have elected to receive your periodic account statements electronically and understand that you will no longer receive a statement by US Mail. You also agree to receive electronically any other disclosures or notifications including IRS reporting information, which FECCCU routinely includes with or on your statements.

3. Security

You understand the importance of your role in preventing misuse of your accounts and you agree to promptly examine your E-Statements for each of your accounts as soon as you receive it. You agree to protect the confidentiality of your account and account number, and your personal identification number and/or password. You understand that personal identification by itself, or together with information related to your account, may allow unauthorized access to your account. Data transferred via E-Statements is not encrypted. You acknowledge that the Internet is inherently insecure and that all data transfers, including electronic mail, occur openly on the Internet and potentially can be monitored and read by others. We cannot and do not warrant that all data transfers utilizing E-Statements, or email transmitted to and from us, will not be monitored or read by others.

4. Periodic Statements

Your statements will become available on the E-Statements site incrementally each month after you enroll for this service. You can choose to download the statements or print them for your records.

There are no fees or account restrictions for using E-Statements. Additionally, you have unlimited access to your active statements via E-Statements. Please note, if you request an additional paper copy from FECCCU, applicable statement copy fees will be assessed per our current Schedule of Fees.

In order to access your E-Statements, you will need "Adobe Acrobat Reader."

5. Prompt Review of E-Statements

You must promptly review your E-Statement and any accompanying items and notify us in writing or via email at credit@fecccu.com (within the applicable time periods specified in the Account Agreement including Terms and Conditions) of any error, unauthorized signature, lack of signature, alteration or other irregularity.

6. Exclusion of Warranties

This service and related documentation are provided "as is" without any warranty of any particular kind either expressed or implied, including, but not limited to the implied warranties of merchantability and fitness for particular purpose.

7. Your Right to Terminate

You may withdraw your consent to receive E-Statements by contacting the Credit Union in person at any branch location, by phone at 906-632-4210 or 800-350-6760, or in writing to FECCCU, 119 East Water Street, Sault Ste. Marie, MI 49783.

8. Our Right to Terminate

You agree that we can terminate your E-Statements and revert to printed mailed statements for any reason at any time.