

CUE-Statement Agreement & Disclosures

1. Electronic Statement

This Agreement governs the CUE-Statement service provided by University Credit Union. Please read it carefully. In this Agreement, the words "you," "your" and "yours" mean each and every person who utilizes the CUE-Statement service. The words "we," "us," "our" and "Credit Union" mean University Credit Union. The words "the service" refer to the CUE-Statement service as defined below. The Credit Union provides you with monthly and/or quarterly statements of your account(s) at the Credit Union. These statements include certain disclosures required by Federal and State regulators. The Credit Union will provide you with your statements, with applicable disclosures, electronically in accordance with the provisions of this Agreement. The statements and disclosures provided to you electronically are called the "CUE-Statement." The "CUE-Statement service" means the services the Credit Union provides to you under this Agreement. You acknowledge receipt of this Agreement and agree to be bound by all the terms and conditions contained herein. You further agree to follow all instructions provided to you in connection with the service. The terms and conditions included in this Agreement are in addition to the terms and conditions of any and all other account or loan agreements you may have with the Credit Union, including all disclosures made pursuant to such agreements. You agree to abide by any terms and conditions which may be added to this Agreement because of future enhancements to the service.

2. The Service

Using your personal computer and designated user code and password, you can access your statements 24 hours per day, 7 days per week, as long as your Credit Union offers the service. You will be provided with instructions as to how to access your statements upon your consent to obtaining this service. When you receive your statement, you should review it carefully and either print or save the file for your records.

3. Your Rights Under the Law

- a. **Non-electronic Statement.** You have the right to have your statement provided or made available to you in paper or non-electronic form. In order to obtain a paper copy of your electronic statement, contact Member Services. You will be charged \$3.00 for each such copy.
- b. **Withdrawal of Consent.** You have the right to withdraw your consent to have your statements provided in electronic form. There are no conditions, consequences or fees in the event you withdraw your consent. To withdraw your consent you must notify the Credit Union in writing.
- c. **Duration of Consent.** Your consent to have your statements provided electronically applies for each statement provided after we have received your consent and will continue until you withdraw your consent in accordance with paragraph 3(b) of this Agreement.
- d. **Accurate and Updated Information.** In order to obtain your statements electronically, you must provide the Credit Union with an accurate e-mail address. If the e-mail address you provide is not accurate, the Credit Union assumes no liability for sending the statement notification to such address. If the e-mail address you provided is not deliverable, the Credit Union will provide your statements via U.S. mail to your address according to the Credit Union's records. If you change your e-mail address, you must provide us with your new address. You must also provide us with updated information any time that information is needed to provide your statements electronically. To provide an updated e-mail address or other information, you must contact Member Services by the first of the month to give us time to affect the change.

4. Hardware and Software Requirements

The following hardware and software are required for access to and retention of your statements electronically.

Minimum system requirements

For best results, your system should meet the following minimum requirements:

For PC

- Pentium II processor
- 64 MB of RAM
- 800 x 600 screen display setting
- Standard keyboard and mouse
- Internet connection
- Microsoft Internet Explorer® 6.0 SP2 or Firefox® 2 (with 128-bit encryption)
- Adobe Acrobat Reader® 6.0.1 (or higher)
- Firefox 3 or Internet Explorer 7 recommended.

For Macintosh

- PowerPC G3 processor
- 64 MB of RAM
- 800 x 600 screen display setting
- Standard keyboard and mouse
- Internet connection
- Firefox® 2 (with 128-bit encryption)
- Adobe Acrobat Reader® 6.0.1 or higher
- Firefox 3 recommended.

If the hardware or software requirements needed to access and retain your statements change, the Credit Union will provide you with a statement of the revised hardware and software requirements. In the event of such change, you will have the right to withdraw consent to receive your statements electronically without the imposition of any fees for the withdrawal of consent and without the imposition of any other conditions or consequences. You must consent to continue to receive your statements electronically after such hardware and/or software changes in the same manner in which you must initially consent to receive the statements electronically under this Agreement.

5. Consent

In order to obtain your statements electronically, you must signify your consent in a manner that reasonably demonstrates that you can access the statements electronically. The Credit Union will provide you with instructions as to the procedure for such consent.

6. Termination of Agreement and Service

You may cancel this Agreement and terminate the service at any time by withdrawing your consent under paragraph 3(b) of this Agreement. The Credit Union may terminate this Agreement or the Service at any time by giving you 30 days' notice in writing or electronically. Termination of this Agreement and/or the Services will not affect obligations to the Credit Union that are outstanding as of the date of termination.

7. Amendments

The Credit Union may amend this Agreement at any time. You will receive notice of any such amendments in accordance with applicable law.