

eStatement Consent & Disclosure

Community Financial Electronic Statement (eStatement) Disclosure

In this Consent and Authorization, the words “I,” “me,” and “my” mean each person who electronically signs below. The words “Account Number” mean the account number that you entered to access this Consent and Authorization. The word “Account” means any and all accounts held at Community Financial under the Account Number, including but not limited to accounts held under a suffix number, such as share, checking, savings, IRA, money market, certificate and loan accounts. All accounts householded with this Account Number will also be converted to eStatements.

I understand that pursuant to my account and/or loan agreements with Community Financial, I may be entitled to receive periodic account statements in connection with my account, such as savings account statements, loan statements, and/or Visa credit card statements (“Account Statements”). **By indicating my acceptance of these terms and conditions, I authorize Community Financial to discontinue sending me such periodic account statements via postal mail service and to instead deliver such periodic account statements to me electronically (“eStatements”).**

I understand and agree that Community Financial will send me an email on an ongoing basis to my primary email address on file at the credit union, notifying me that my eStatement account statement(s) are ready to be viewed through Community Financial's Online Banking at www.cfcu.org. I understand and agree that I will no longer receive paper copies of my periodic account statements.

I further understand and agree that:

1. I am an authorized signer [primary or joint accountholder] of the Account. My electronic signature executed in conjunction with this Consent and Disclosure shall be legally binding and any transaction performed pursuant to this Consent and Disclosure shall be considered authorized by me. I understand that any separate accounts that I've linked (householded) to this account will also be converted to eStatements.
2. If the Account Number entered to access Online Banking and this Consent and Authorization is a joint account, I acknowledge that I am the authorized accountholder of the joint account and that my consent and authorization has been authorized by each of the joint accountholders. All joint accountholders on the account are legally bound by the terms and conditions of this Consent and Authorization.
3. My ongoing consent to receive subsequent account statements electronically is voluntary and may be withdrawn at any time. I may withdraw consent at any time in writing or by sending Community Financial a message using the Secure Online Banking message service. Subject to Community Financial's confirmation of my request, such withdrawal shall become effective no later than fifteen (15) days after receipt by Community Financial. Upon termination, I understand and agree that I will no longer have access to my account statements online and that I will receive all account statements in paper form via postal mail service.
4. My computer system meets the minimum system requirements set forth below. In addition, I have and will maintain a printer capable of printing any eStatements account statements that are made available through Community Financial's website. In the alternative, I have and will maintain the ability to electronically save and visually display on my computer screen any eStatements that are emailed to me

and/or made available on Community Financial's website. I understand that Community Financial recommends that I print a copy of all eStatements and of this Consent and Authorization for my records.

5. I agree to maintain a valid, active email address. I must promptly notify Community Financial of any change in my email via the eStatement program or by contacting Community Financial at 1-877-937-2328 or at any of Community Financial's branch locations. Community Financial is not liable for any third party-incurred fees, other legal liability, or any other issues or liabilities arising from eStatements or notifications sent to an invalid or inactive email address that I have provided.
6. I understand and agree that by signing up for eStatements, I will no longer receive return envelopes by mail to send in my loan and/or Visa payments. I understand and agree that although I will no longer receive my loan/credit card statements by mail, I will be responsible for making all loan and Visa payments pursuant to the terms and conditions of the loan and Visa agreements and disclosures which may be revised from time to time and remain effective for all other aspects of the account involved.
7. I understand that I may request a paper copy of any periodic regular, loan and/or Visa account statement. A fee may be charged for any such paper copies, as set forth in to Community Financial's Fee Schedule.
8. I understand and agree that Community Financial reserves the right to change the terms and conditions of this Consent and Authorization. Community Financial will notify me before the effective date of any change. This means Community Financial will email me using the email address Community Financial currently has on file. Accessing my eStatements after I receive any notice of change will constitute my agreement to such change(s). Community Financial reserves the right to discontinue the eStatements program at any time.

Security Procedures

I understand that I cannot sign up for the eStatements program and cannot access my regular or Visa/Loan account statements without first signing up for Community Financial's Online Banking Service and obtaining a Remote Access PIN. I AGREE THAT USE OF A REMOTE ACCESS PIN TO SIGN UP FOR THE ESTATEMENTS PROGRAM AND TO ACCESS MY ACCOUNT STATEMENTS CONSTITUTES A REASONABLE SECURITY PROCEDURE. I further understand that if I disclose my Remote Access PIN to other people, they may also have the ability to access my regular and/or Visa/Loan account statements, as well as Direct Dial 24, telephone banking and Online Banking, and I will be responsible for any transactions they may complete.

I agree to notify Community Financial immediately if I believe any of my accounts have been accessed illegally or an Access Code has been used without my permission to access my accounts. The terms and conditions in this Consent and Authorization only apply to the eStatements program. Provisions in other Community Financial agreements and disclosures and in any and all loan agreements and disclosures may be revised from time to time and remain effective for all other aspects of the accounts involved.

Minimum System Requirements

To receive and review disclosures electronically, and to view, download, and print eStatements, you will need Microsoft Internet Explorer version 4.04 or higher, or Netscape version 4.0 or higher, and Adobe Acrobat Reader version 4.0 or higher.