

## Co-op Services Credit Union

### E-Statement Disclosure Agreement

**ELECTRONIC DISCLOSURE AGREEMENT** – By entering into this agreement, you understand that Co-op Services Credit Union will no longer be providing you with a monthly and/or quarterly paper statement. Your statements will be available via CSCU Direct Internet Banking, on or around the 5th business day of the month. You will be notified through your e-mail address on file that your E-statement is available.

**ACCESSING YOUR E-STATEMENTS** – In order to receive a notification that your E-statement is available, you must provide an accurate, active e-mail address. To access your E-Statements, you must log in to CSCU Direct Internet Direct, using your secure username and password. The link to CSCU Direct Internet Banking can be found on Co-op Services Credit Union's website: [www.cscu.org](http://www.cscu.org).

The following web browser versions are the minimum required for CSCU Direct Internet Banking: Microsoft® Internet Explorer, Version 6, SP1; Microsoft Internet Explorer, Version 6, SP2 for Windows XP; and Mozilla Classic. You must also have access to Adobe Acrobat Reader software (available at no charge at <http://www.adobe.com>) to view your E-statements.

If there is a change in the hardware/software requirements associated with CSCU Direct Internet Banking, we will notify you and provide an explanation of the updated hardware/software requirements. It is your sole responsibility to insure that your computer and related equipment are compatible with and capable of operating in a manner that allows you to utilize CSCU Direct Internet Banking and the E-statement service.

**ERROR RESOLUTION** – Beginning in July 2008, a running history of three months of E-statements will be kept on CSCU Direct Internet Banking. However, it is your responsibility to print or save the E-statement file for future reference. You understand the importance of your role in preventing misuse of your account. You agree to promptly examine your statement and notify us immediately of any errors on your account. We must hear from you no later than sixty (60) days after we sent the first statement on which the problem appears. You may contact us at (800) 321-8570 ext 200.

If you need a copy of a statement that is not available on CSCU Direct Internet Banking, you can request it by calling us at (800) 321-8570 ext 200. There is a \$1.00 fee for each requested statement.

**CHANGE IN TERMS** – It may be necessary from time to time, to change the terms or conditions regarding your E-statement access. In the event such a change is necessary, we will display a message via e-mail notification or through CSCU Direct Internet Banking.

**E-MAIL ADDRESS** – If you change your e-mail address, it is your responsibility to notify us of your new address as soon as possible to avoid delays in receiving your E-statement notification. You can update your e-mail address through CSCU Direct Internet Banking.

**OTHER ACCOUNT RELATED INFORMATION** – When you agree to accept electronic statements, you also agree to receive account notices, regulatory information, and marketing information by electronic delivery.

**CANCELLATION OF E-STATEMENTS** – You have the right to terminate your E-statements access and receive paper statements at any time upon delivery of written notice to Co-op Services Credit Union. If you wish to cancel E-statements and resume receipt of paper statements, you must notify Co-op Services Credit Union in writing with your Member Number and signature: by U.S. Mail at Co-op Services Credit Union, Attn: Remote Services, 29550 Five Mile Road, Livonia, MI 48154; or by fax at 734-466-6148 . If you cancel receipt of E-statements and wish to resume receiving E-statements in the future, it will be necessary for you to go through the sign up process again.

Co-op Services Credit Union has the right to terminate its obligation to provide E-statements service to you upon ten days of prior written notice (e-mail acceptable).

**ACCEPTANCE DISCLOSURE** – By agreeing to the terms and conditions of this consent, you represent that you are authorized to enter into this agreement 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.

By clicking on the "ACCEPT" button on your E-Statement enrollment form, you acknowledge that you understand the terms of this disclosure. This disclosure will be available for your review at any time under the "FORMS" link that appears at [www.cscu.org](http://www.cscu.org)