



Online e-Statement Disclosure

This Agreement is a contract that establishes the terms covering the electronic delivery of your statements for your account at Utah Heritage Credit Union (UHCU). Before you can enroll in or access your statements online, the Electronic Signatures in Global and National Commerce Act (ESIGN) and other laws and regulations require us to obtain your affirmative consent to electronic delivery of your statements. Please read this Agreement carefully and save or print a copy for your records.

- **Your Consent:** By enrolling online for eStatements, you request and agree to receive your statements electronically. This consent does not apply to any other document that we are required to send you. You understand that you will no longer be receiving your statements in paper form by regular United States Postal Service unless you specifically discontinue the electronic statement delivery service. Please be advised that you may receive one more paper statement in the mail depending on when your request to go paperless is processed.
- **How to Get Your Statement:** You will access your statement via UHCU's secure online banking website. To view your electronic statement, simply log in to UHCU's website and navigate to eStatements. You will be required to enter your user ID and password to view statements. Your electronic statements will be available for viewing for twenty-four (24) months. If you wish to retain your statement longer, you should save a copy during that time period. You may also wish to print the statement.
- **Hardware and Software Requirements:** You need to have a working computer that is connected to the Internet and a working email account in order to receive electronic statements. You will also need a printer if you wish to print your statements and/or the ability to save the statements if you would like to keep them for your records. If UHCU changes the minimum hardware or software requirements needed to access or retain your electronic statements, and the changes create a material risk that you will not be able to access or retain a subsequent record, then UHCU will notify you of the change(s) before the change(s) takes effect and let you know what the new requirements are. UHCU will notify you via email and at that time, you will be allowed to choose whether you still want to receive your statements electronically. If not, you will be allowed to withdraw your consent.
- **Information Needed to Contact You:** If you change your email address, you agree to notify us immediately of your new e-mail address by updating your information on UHCU's secure banking website. If you are no longer able to receive emails or have any problems receiving emails, please contact UHCU's Service Center at 888-295-8428.
- **Review of Statement:** You agree to notify UHCU immediately if you are unable to access any of the information that has provided to you in electronic format, if you notice errors or irregularities in your statements or believe there has been unauthorized access to your account information.
- **Paper Copies of Electronic Statements:** You have the right to request and receive your statements in paper form at any time by contacting UHCU at 888-295-8428.
- **Withdrawal of Consent:** You have the right to withdraw your consent to receive electronic statements. If at any time you would like to revoke your consent to receive electronic statements and instead receive paper billing statements, you may do so by contacting UHCU at 888-295-8428. Your withdrawal of consent will be effective the following business day after your request to terminate electronic statements is received. If you withdraw your consent to receive electronic statements, you will receive paper billing statements through

the United States Postal Service, which may result in slower service. In the event that any loan payments come due prior to delivery of your paper billing statement, you remain responsible for making your payment on time.

- **Termination/Changes:** UHCU retains the right to discontinue this service at any time. Should your electronic statement service be discontinued, UHCU will resume the paper delivery of your statement via the United States Postal Service. UHCU retains the right to alter or amend the terms of this Agreement. In such event, UHCU will provide notice to you in accordance with applicable law. Any use of this service after UHCU provides you with a notice of change will constitute your agreement to such change(s). You may terminate this Agreement as provided, if you do not agree with any such amendments.

IMPORTANT: PLEASE PRINT AND RETAIN THIS AGREEMENT FOR YOUR RECORDS