

Electronic Statement Disclosure & Agreement

By continuing, you accept the terms of this agreement, and hereby authorize Leominster Credit Union to provide periodic financial statements to you electronically. Your authorization means that you consent and agree to the following:

- You will provide an email address that will be used to send you all electronic statement related notifications. You will change your email address in Online Banking if your email address changes. You understand that you have no expectation of privacy if the statement link is transmitted to an email address owned by your employer. You further agree to release Leominster Credit Union from any liability if the information is intercepted or viewed by an unauthorized party at your employer or other email address selected by you.
- Upon receipt of your consent and using the email address you provide, we will send you notification of the availability of your periodic account statement each statement period (statement cycle) and you will be required to access the Leominster Credit Union website in order to view your statements.
- You will be required to enter your username (also referred to as Access ID) and password to view the electronic statement(s) and images. It is your sole responsibility to protect logon and password from unauthorized persons.
- Your consent to receive electronic periodic checking statements shall remain in effect until revoked by you. If you elect to revoke your consent to receive electronic statements you may do so by notifying us via email at info@leominstercu.com or by telephone at 1-800-649-4646. If the revocation of our consent is received less than ten (10) days before the end of your normal statement cycle, it may not take effect until the following statement.
- If you have chosen Electronic Statements Only as your delivery preference, you will not receive a paper statement but may request one at any time (see Contact Information below). This means that along with your statement you may also electronically receive any materials that would have gone out in paper including disclosures, notices, tax statements and promotional materials.

System Requirements:

In order to receive electronic statements, you must have internet access and an email address with the capability of receiving downloads of up to 5 MB. In order to read the statements you will also need to install Adobe Acrobat Reader 5.0 or higher.

System Access:

Access to this service may be unavailable at times due to scheduled maintenance, unscheduled maintenance or system outage. In addition, both environmental and physical events may occur that may cause the systems to become unavailable. Leominster Credit Union will make every reasonable effort to ensure optimum availability of this system. However, Leominster Credit Union is in no way liable for the unavailability of the system or any damage that may result from system unavailability.

Leominster Credit Union disclaims any and all liability that relates to the improper use of this system. We are not responsible for any damage that may occur to your personal computer from the use of this service or data transmitted through the account access link. Leominster Credit Union will notify you

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of any change to software and hardware requirements needed to access the system. The notification will be sent to the email address we have on record for your account, and will be available from the electronic statements site as well.

Your responsibility for maintaining the security of your password:

Your username and password are highly sensitive and extremely confidential and must not be disclosed to others or recorded in or on your personal computer. You agree not to disclose your username or password to anyone not authorized by you to review your account history. You understand that in providing this information to a third party, you are granting that party the right to view your account statements which will include but not be limited to your membership and account numbers, your account balances, your account history and front and back images of your cleared checks. Leominster Credit Union will accept no responsibility for any resulting losses you incur. This authority will remain in effect until you have notified Leominster Credit Union to change your password and give us a reasonable amount of time to act in a timely manner (see Contact Information below).

Leominster Credit Union reserves the right to discontinue your access to this service if it feels the integrity of your password has been compromised.

Contact Information:

If you need information on how to update your email address, request a paper copy of your statement or request that we change your password, contact us via email at info@leominstercu.com, or via our toll free number at 1-800-649-4646.

Regulation E Required Disclosure:

In case of errors or questions about your electronic statement(s), notify us via email at info@leominstercu.com, call us at 1-800-649-4646 or notify us in writing at Leominster Credit Union, Contact Center, 20 Adams Street, Leominster, MA 01453 as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared.

When you notify us, please be sure to:

- Tell us your name and account number
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information
- Tell us the dollar amount of the suspected transaction

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is an error; so that you will have the use of the money during the time it takes us to complete our investigation.

All electronic statements shall be in full compliance with the applicable laws and regulations.