

## **WCU Credit Union eStatement Disclosure:**

### **Electronic Delivery of Statements and Notices:**

By submitting your request for eStatements electronically, you consent and agree that WCU Credit Union ("Credit Union") may provide certain disclosures and notices to you in electronic form, in lieu of paper form.

### ***Scope of Consent for electronic delivery of statements:***

Your consent to receive electronic statements covers the periodic statements you are provided in connection with your share and loan accounts (except credit cards) with the Credit Union. Your consent also covers all disclosures that are required or may be provided on or with your account and/or loan statements, including, but not limited, to the Billing Rights Statement required by the Truth in Lending Act and the Error Resolution Notice required by the Electronic Fund Transfer Act. You understand that the Credit Union will discontinue mailing printed loan and share account statements to your address of record. All future statements will be maintained on a website which you access to obtain, review, print, and copy/download your periodic statements. You may access your statement via WCU Homebanking using the procedures we authorize.

### ***Scope of Consent for electronic delivery of notices:***

Your consent to receive electronic notices covers any notice or other type of communication provided to you pursuant to the terms of this Agreement. These notices will be sent via e-mail to the last known e-mail address provided by you. You agree to notify us promptly of any change of your e-mail address. If you consent to electronic statements, tax forms, and disclosures, it will be your responsibility to check your email for notices of statement, tax form, or disclosure availability.

### ***WCU Credit Union e-Statement Procedures:***

On the first business day of each month your statement (not all accounts generate monthly statements) will be available for viewing, printing, or downloading.

To sign up and view/print your e-Statements, visit [www.wcucu.com](http://www.wcucu.com) and log into your WCU Homebanking account through the link provided there.

### **To sign up for e-statements:**

Sign in to your Online Banking account; Go to the "account summary" screen and click on the "Statements" icon.

Then in the drop-down menu select "Statements". Click on the "Sign Up for e-Statements" button. You will be notified: "Signing up for E-Statements will eliminate your paper statements and provide online 24/7 access to all your statements beginning the month following your signup. At the bottom right corner of the screen: Enter your email address. Check the box titled "CONFIRM". Click on "ACCEPT/SIGNUP". Now you will be able to see all of the accounts you are primary owner on and the e-statements for each one.

### **After you have signed up for e-statements:**

After signing into your Online Banking account; click on the "Statements" icon and in the drop-down menu select "Statements". To view an e-statement, select the appropriate Account, Year, and Statement month on the screen in front of you.

**On a mobile device** (cell phone) the e-statement will appear on your screen in pdf format. You can save, send or screenshot this file for whatever use you require.

**On a desktop computer, laptop, or tablet**, the e-statement will automatically appear on your

screen to be saved to your device in pdf format. You will need to choose where you want to save this file to on your device, and also the name of the statement click on “save”. After the statement is “saved” to your device, you can open it by clicking on the pdf document and then you can print the statement for whatever your needs may be.

### **To stop receiving e-statements:**

Go to the Accounts Summary Screen. Click on “statements” icon. On the Drop-Down menu, click on the word “statements”. Click on the “Un-enroll from E-statements” button (on the e-statement screen) You will be asked: “Are you sure you want to unenroll from e-Statements? You will not be able to view any existing e-Statements you have while unenrolled.” Click on “ok”. You will now receive paper statements in the mail.

### **MAKE SURE YOUR MAILING/PHYSICAL ADDRESS IS UPDATED WITH WCU AT ALL TIMES**

THE POST OFFICE DOES NOT FORWARD MAIL FROM A CREDIT UNION (IDENTITY THEFT ISSUE)

FOR EACH ACCT THAT WCU RECEIVES A RETURNED STATEMENT ON DUE TO A BAD ADDRESS – THERE WILL BE A \$10 CHARGE EACH MONTH UNTIL WCU RECEIVES THE CORRECT INFORMATION IN WRITING FROM THE MEMBER.

**Duty to Review Periodic Statements:** You must promptly access/review your eStatement and any accompanying items and notify us in writing within sixty (60) days of the first transmittal of a periodic statement of any error, unauthorized transaction, or other irregularity. The sixty (60) days begins on the date your statement became available. If reported orally, we require written confirmation within ten (10) days. If you allow someone else to access your statement, you are still fully responsible to review the statement for any errors, unauthorized transactions, or other irregularities. Any applicable time periods within which you must notify us of any errors on your account statement(s) shall begin on the e-mail Date regardless of when you receive and/or open the eStatement. We will investigate your concern 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 in error so you will have use of the money during the time it takes us to complete our investigation.

### **Change of e-mail address:**

You agree to notify us immediately of any change in your e-mail address. Notice must be either: in person; by fax (256) 355-2989; by phone (256) 355-5010; in writing to WCU Credit Union at 2505 Hwy 31 South, Decatur, AL 35603; or updating directly through WCU’s online banking

**Security:** Although your online statement is secure, you understand the importance of your role in preventing misuse of your accounts and you agree to promptly examine your eStatement for each of your Credit Union accounts as soon as you access it. You agree to protect the confidentiality of your account and account number, and your personal identification information, as well as your driver’s license number and social security number. You understand that personal identification information by itself or together with information related to your account, may allow unauthorized access to your account. Data transferred via eStatement is not encrypted. You acknowledge that the Internet is inherently insecure and that all data transfers, including electronic mail, occur openly on the Internet and potentially can be monitored and read by others. We cannot and do not warrant that all data transfers utilizing the Internet, or e-mail transmitted to and from us, will not be monitored or read by others. The Credit Union’s efforts to secure electronic banking does not secure the internet or the transaction of information over the internet. The Credit Union does not provide protection for email transfers or data transfers utilizing your personal computer, laptop, tablet, or mobile device. The

Credit Union shall not be liable for any loss, harm, or fraud resulting from the introduction of a computer virus, worm or other malicious code in your computer access device. The Credit Union will never contact you on an unsolicited basis to request information concerning your electronic credentials, including your User ID, Password, or Security Questions. If anyone contacts you and requests this information, contact us immediately. You are responsible for keeping your log-in password confidential. The Credit Union recommends its consumer and business members perform a risk assessment and review its electronic/online account controls and passwords periodically. The Credit Union recommends you periodically review your online account access practices to ensure security, including: Who has access to your online accounts? How and where are your user names and passwords stored?; and How strong are your passwords and how often are they changed? If you are suspicious of any account activity or experience a member information security related event or believe that your User ID or Password, or Security Questions have been lost, or stolen, please contact The Credit Union at (256) 355-5010 immediately.

**Password Security:** For security reasons, we require that you log-in to WCU Homebanking to access your eStatements. If you incorrectly enter your WCU Homebanking password three times you will be prevented from access. Should this happen, contact us at 256-355-5010 during business hours for us to unlock your account. Your log-in password is confidential information that should be known only by you. The Credit Union will not, for any reason, ask you for your log-in password. If anyone contacts you and requests this information, contact us immediately. You are responsible for keeping your log-in password confidential.

**Change in Terms:** We may change any term of this Agreement at any time. If you do not wish to accept the change, you may terminate this Agreement by withdrawing your consent to receive statements and notices electronically.

**Right to Withdraw Consent:** You have the right to withdraw your consent to have your statements, tax forms, and disclosures provided in an electronic form by notifying the Credit Union in person; by fax (256) 355-2989; by phone (256) 355-5010; or in writing to WCU Credit Union at 2505 Hwy 31 South, Decatur, AL 35603. We must receive your withdrawal of consent by the 25<sup>th</sup> of the month for you to receive a paper statement for that statement period. You will receive paper statements for subsequent statement periods. You may obtain a paper copy of any statement, tax form, or disclosure on request, even if you choose to receive statements and notices electronically. Requests for paper copies of a statement can be made in person; by phone (256) 355-5010; or in writing to WCU Credit Union at 2505 Hwy 31 South, Decatur, AL 35603. There may be a fee for statement copies. Please refer to the Fee Schedule at [www.wcucu.com](http://www.wcucu.com).

**Disclaimer of Warranty and Limitation of Liability:** We make no warranty of any kind, express or implied, including any implied warranty of merchantability or fitness for a particular purpose, in connection with the eStatements provided to you under this Agreement. We do not and cannot warrant that eStatements will operate without error, or that eStatements will be available at all times. Except as specifically provided in this Agreement, or otherwise required by law, you agree that our officers, directors, employees, agents or contractors are not liable for any indirect, incidental, special or consequential damages under or by reason of any services or products provided under this Agreement or by reason of your use of eStatements, including loss of profits, revenue, data or use by you or any third party, whether in an action in contract or tort or based on a warranty or any other legal theory.

**Joint Accounts:** If your share account is joint with another person, one of you may consent to receive notices, statements, tax forms, and disclosures electronically and that person's election to receive eStatements shall apply to both of you. We will then send the notice regarding the availability

of your eStatements, tax forms, and disclosures to the email address provided in lieu of providing a paper statement.

**Our Right to Terminate:** You agree that we can terminate our eStatements service and revert to printed mailed statements for any reason at any time.

**Communications between Credit Union and You:** Unless this Agreement provides otherwise, you can communicate with us in any one of the following ways:

Email at: [memberservice@wcucu.com](mailto:memberservice@wcucu.com);

Telephone at: (256) 355-5010;

Postal Mail at: 2505 Hwy 31 South, Decatur, AL 35603;

Office at: MAIN OFFICE located @2505 Hwy 31 South, Decatur, AL 35603;

MOULTON BRANCH located @26 Franklin Smith Rd, Moulton, AL 35650.

### **Hardware and Software Requirements:**

**GENERAL REQUIREMENTS:** Broadband Internet access, A browser that supports encryption, Enabled Cookies, Enabled Javascript, Pop Ups allowed.

**BROWSERS:** For accessing the Internet we recommend that you use either Microsoft® Internet Explorer 6.0 or higher or Firefox.

**REQUIRED OPERATING SYSTEMS:** Windows operating system: Windows 7 and higher; Macintosh operating system: Mac OS Yosemite version 10.10 and higher.

If you are reading this agreement online, you have the necessary hardware and software to access your eStatements. To open and view an eStatement or any other document sent by the Credit Union your computer system must be equipped with Adobe Acrobat software version 6.0 or higher. You may download Adobe Acrobat for free at [www.adobe.com](http://www.adobe.com) or by clicking on the link provided on the eStatement page. To retain a copy of your statements, you will need a printer attached to your computer capable of printing Web pages. To save your statements on your computer you can use the "Save" feature of your Internet software to save the pages to your hard drive or to some other media, such as a cd or flash drive.

### ***Additional Terms and Conditions of Your Electronic Statement Agreement:***

The terms and conditions of your Membership and Account Agreement for each of your Credit Union accounts as well as your other agreements with the Credit Union such as loans continue to apply not withstanding anything to the contrary in this Agreement.