

One Credit Union
Electronic Statement Disclosure and Agreement

eStatement Agreement

By choosing to enroll in eStatements you are agreeing to the terms and conditions below:

- By enrolling online you are requesting that One Credit Union make your statements available to you electronically. We will send you a notice to your email address that your statement is available for viewing. You can view your statement electronically our Online Banking Site.
- If you change your email address, you will need to notify us of the change so that we may continue to send your eStatement notification electronically. It is also your responsibility to notify us of any changes in your home address or phone number. You can update your email address as well as your home phone, cell phone, home address, and mailing address in online banking.
- Once you are enrolled in eStatements, if your notification email is returned to us because of an inaccurate email address we will attempt to contact you for an information update. If we do not receive an update from you, we will change your account back to paper statements and you must re-enroll with a valid email address.

System Requirements: In order to participate in eStatements, to receive and retain copies of your statements electronically, you will need to provide or obtain access to the following:

- A computer or other device capable of accessing the internet;
- An active email account;
- An active internet service provider;
- The ability to download or print agreements and disclosures;
- PDF software;
- Knowledge to remove pop up blockers.

Updating Your Personal Information: It is your responsibility to inform One Credit Union of any changes in your telephone number, mailing/physical address, or email address. You may notify us of changes in any of the following ways:

- You may change your address or phone number on online banking.
- You can also change your Mailing Address or Physical Address by doing the following:
 - You can call the credit union at 800-578-5024 and have us mail you an address change form.
 - You can mail us a signed letter with the change to:

One Credit Union
380 River Street
Springfield, VT 05156

Your Rights and Options:

- You are not required to enroll in the eStatement services. You can continue to receive your statements in the same format in which you currently receive your statements. If you would like to receive your statements electronically, however, you must enroll in eStatements and agree to the terms set forth in this disclosure.
- If at any time after you consent to electronic delivery of your statements you wish to withdraw your consent, you may contact the credit union by phone, email or in person. Statements issued after you unenroll will be mailed to the address we have for you on your account record.
- If after you enroll in eStatements and without withdrawing your consent to electronic delivery of eStatements, you would like to obtain a paper copy of a statement you should contact your nearest branch of One Credit Union.

The Credit Union's Right to Amend the Services: The Credit Union reserves the right to amend the e-Statement services and/or the conditions of participation from time to time, including enlargement of restriction of services available through the e-Statement service. Your use of the e-Statement service after any change will indicate your agreement to the amendments and affirm your consent to electronic delivery of statements. The Credit Union will make available to you electronically a copy of any amendments when required by applicable law.