



## **Capital Credit Union eStatements Disclosure**

### ***Electronic Delivery of Statements, Tax Forms, Disclosures, Bills & Notices***

By submitting your request for electronic statements (also known as eStatements), you consent and agree that Capital Credit Union may provide statements, tax forms, disclosures, bills, and notices to you in electronic form instead of paper form.

### ***Definitions***

As used in this Agreement, the words “we,” “our,” “us” and “Credit Union” mean Capital Credit Union. “You” and “your” refer to the account owner(s) authorized to receive eStatements under this Agreement. “Account” or “accounts” means your deposit and/or loan accounts (with the exception of your credit card account) at Capital. “Business days” mean Monday through Friday. Federal holidays are not included. “Documents” refers to account statements, commercial bills, mortgage statements, notices, tax forms, and any other documents permitted by law and regulation that may be made available through this service.

### ***Scope of Consent for Electronic Delivery of Documents***

Your consent to receive electronic Documents covers the periodic statements you are provided with in connection with your deposit and loan accounts (except credit cards) with Capital as well as related tax forms, commercial bills, and mortgage statements. Your consent also covers disclosures that are required or may be provided in regard to your account(s), including, but not limited to, the Billing Rights Statement as required by the Truth in Lending Act and the Error Resolution notice required by the Electronic Fund Transfer Act.

Your consent to receive electronic notices includes notices or types of communication regarding your account(s) provided to you pursuant to the terms of this Agreement. Your consent also applies to every year that electronic tax forms are furnished.

Electronic Documents will be maintained through Online Banking from which you may obtain, review, print, copy or download your periodic statements.

Not all Documents may be delivered electronically and any that cannot be made available through this service will be provided in paper format. You understand that whether any Document is provided electronically or in paper is subject to change without notice.

### ***Statement Procedures***

You will receive a notification shortly after an electronic Document is made available through this service. You can then log into Online Banking to review, print, or download your periodic statements.

### ***Duty to Review Periodic Statements***

Upon receipt of your statement, you must promptly access and review it and any accompanying items and notify us in writing within the applicable time period specified in your Account Agreement or Loan Agreement of any errors, unauthorized transactions, or other irregularity. 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 notification date regardless of when you receive and/or open the statement.

### ***Change of Email Address***

You agree to notify us immediately of any change in your email address. This may be done through Online Banking by going to "Profile" -> "Profile Settings" -> "Change Email Address". Otherwise, you may notify us by phone, mail, or in person as described in the "Communications Between Capital and You" section. It is your responsibility to maintain a current email address with us.

### ***Security***

You understand the importance of your role in preventing misuse of your accounts and you agree to promptly examine your Documents for each of your Capital 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. As is the case with everything traveling through the Internet, security is of the utmost importance. Even statements being mailed via the postal system have their own set of security issues. Your Capital Credit Union electronic Documents will only be available through our secure Online Banking system.

### ***Password Security***

For security reasons, we require that you log into Capital's Online Banking Website to access your electronic Documents. If you incorrectly enter your Capital password three times you will be prevented from access. If you are prevented access due to an incorrect password, contact the credit union for assistance at (920) 494-2828. If you want to change your password, you may do so by resetting it once you have gained access to the Online Banking system.

Your user ID and password is confidential information that should be known only by you. Capital will not, for any reason, ask for your user ID or password. If anyone contacts you and requests this information, contact us immediately. You are responsible for keeping your user ID and 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 Documents electronically.

### ***Your Right To Withdraw Consent***

You have the right to withdraw your consent to having your Documents provided electronically by contacting us through any of the means further described below under "Communications Between Capital and You". We must receive your withdrawal of consent not less than three business days before the date that Documents are processed for that period. You will receive paper Documents for subsequent periods.

### ***Joint Accounts***

If your accounts are joint and one of the accountholders gives their consent to receive Documents electronically, that person's election shall apply to both of you.

### ***Our Right To Terminate***

You agree that we can terminate our eStatement service and revert to printed, mailed Documents for any reason at any time.

### ***Communications Between Capital and You***

Unless this Agreement indicates otherwise, you may communicate with Capital in any one of the following ways:

Via Secure Message through Online Banking

Via the "[Contact Us](#)" link on our website

Via Telephone at (920) 494-2828 or (800) 728-4294

Via Postal Mail at PO Box 2526 Green Bay WI 54306-2526

In Person at any [Capital Credit Union branch](#)

### ***Statement Accessibility & Retention***

To open and view Documents sent by Capital Credit Union, your computer must be equipped with a current version of [Adobe Acrobat Reader](#). By "Current Version," we mean a version of the software that is currently supported by the software provider.

To retain a copy of your Documents, you will need a printer attached to your computer capable of printing PDF files. Documents will be available on our secure website for a minimum of 2 years. We recommend printing tax forms for longer retention.

### ***Additional Terms & Conditions Of Your Electronic Statement Agreement***

The terms and conditions of your Membership and Account Agreement for each of your Capital accounts, as well as your other agreements with Capital such as loans continue to apply notwithstanding anything to the contrary in this Agreement.

This Agreement is also subject to applicable Federal laws and the laws of the State of Wisconsin. If any provision of this Agreement is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. The headings in this Agreement are for convenience or reference only and will not govern the interpretation of the provisions. Any waiver (express or implied) by either party of any default or breach of this Agreement must be in writing and shall not constitute a waiver of any other or subsequent default or breach. You may not assign this Agreement. This Agreement is binding upon your heirs and Capital's successors and assigns. Certain obligations of the parties pursuant to this Agreement that by their nature would continue beyond the termination, cancellation or expiration of this Agreement shall survive termination, cancellation or expiration of this Agreement.

This Agreement will be executed electronically when you click the box indicating that you agree to its terms and is effective on that date. Please print a copy of this Agreement and save it for your records. The Agreement will continue to be available online.

Rev. 2.5.20