



## **AGREEMENT TO RECEIVE ELECTRONIC DELIVERY OF ACCOUNT STATEMENTS**

Alabama State Employees Credit Union is delighted that you are considering enrolling in eStatements. After you read the following information, you may consent to receive eStatements to replace all of your future paper account statements by clicking on the "I Agree" button below. You are also consenting that you are at least 13 years of age or older, in accordance with the COPPA Policy.

**What does eStatements include?** eStatements include all activity for savings accounts, checking accounts, club accounts, certificates of deposit, IRA accounts and loans. If you select eStatements, you will also be consenting to electronic delivery, at the Credit Unions sole option, of all electronic records such as disclosures, agreements, contracts, receipts, notices, modifications, amendments, and all other evidence of Credit Union transactions with you or on your behalf.

**Requirement for Email Address:** You agree to provide the Credit Union with an email address for you to receive statement availability notifications and electronic records. You agree that if you change your email address, it is your responsibility to provide the Credit Union with a new email address for eStatements notifications. You may provide the Credit Union with your new email address by logging in to your account and clicking on the change e-mail link on the Settings page, by speaking with a Credit Union representative, or by a signed written request.

**Equipment and Software Requirements:** To receive eStatements or electronic records and to access our Home Banking service area, you need Internet access and a web browser, (such as Microsoft's Edge, Firefox, or Google Chrome). By selecting to receive eStatements, you represent that you have such equipment and software and that you can download, access, read, review, print and store the eStatements Alabama State Employees Credit Union provides to you.

**Accessing eStatements:** eStatements may only be accessed after you log in to your account. eStatements for the prior calendar month (or quarter if you receive only quarterly statements) will be available for viewing within seven (7) business days of the last business day of the calendar month (or quarter). When eStatements are available for your review you will be notified at the email address you have registered with Alabama State Employees Credit Union. Any E-Statement posted to Alabama State Employees Credit Union web site will be considered delivered on the day that it was first made available to you for viewing. Access to eStatements may be unavailable at certain times due to scheduled maintenance, unscheduled maintenance, or system outages. The Credit Union will make all reasonable efforts to ensure the availability of eStatements; however, we are in no way liable for the unavailability of eStatements or any consequential damages that may result.

**Your Rights to Receive Paper Statements and to Withdraw Consent:** You have the right to receive paper copies of any electronic records, in whole or part. You have a right to receive past or current statements in paper form. You may withdraw your consent to receive eStatements and records electronically at any time. To withdraw your consent to receive eStatements and electronic records, or to request a paper copy of your statements, contact Alabama State Employees Credit Union in person at any branch office; or call 334-270-9011 or write us at: Alabama State Employees Credit Union PO Box 231150,

Montgomery, AL 36123-1150. Any notice will not become effective until received by Alabama State Employees Credit Union and Alabama State Employees Credit Union has had sufficient time to act on it (up to two (2) business days). A fee to cancel this service or to request paper copies of statements or electronic records may be imposed as set forth in our Rate and Fee Schedule.

**Electronic Signature:** You consent and agree that your use of a keypad, mouse or other device to select an item, button, icon or similar act/action while using any electronic service Alabama State Employees Credit Union offers; or in accessing or making any transactions regarding any agreement, acknowledgment, consent, terms, disclosures or conditions constitutes your signature, acceptance and agreement as if actually signed by you in writing. Further, you agree that no certification authority or other third-party verification is necessary to the validity of your electronic signature; and that the lack of such certification or third party verification will not in any way affect the enforceability of your signature or any resulting contract between you and Alabama State Employees Credit Union.

**Agreement:** You consent that Alabama State Employees Credit Union may communicate with you electronically as necessary. You further consent that Alabama State Employees Credit Union may provide to you electronically all periodic statements, all disclosures, agreements, contracts, receipts, notices, modifications, amendments, all other evidence of our transactions electronically, and electronic records. In addition, you consent and agree that we may provide governmental and/or third-party notices (such as IRS 1098, 1099, etc.), to include notices required by federal or state laws (such as notice of unclaimed property) or notice of the availability of any of the foregoing with you or on your behalf electronically. Alabama State Employees Credit Union reserves the right to send any or all electronic records or statements to you in paper form to your current mailing address on file at Alabama State Employees Credit Union.

Your selection to receive your statements electronically will become effective immediately following your response to the authentication email sent to the email address you have provided and means that you will no longer receive paper statements by U.S. Mail. By clicking the "I Agree" button below, you acknowledge that you have read and agree to the terms in this "AGREEMENT TO RECEIVE ELECTRONIC DELIVERY OF ACCOUNT STATEMENTS". This Agreement, including the validity of any signatures or consents, any claims, or any disputes arising hereunder shall be construed in accordance with and governed by the laws of the State of Alabama.