

## AGREEMENT TO RECEIVE ELECTRONIC DELIVERY OF ACCOUNT STATEMENTS

**Community Credit Union** offers E-Statements as an alternative to paper statements. After you read the following information, you may consent to receive E-Statements to replace all of your future paper account statements.

**What do E-Statements include?** E-Statements include all activity for savings accounts, checking accounts, club accounts, certificates of deposit, IRA accounts and loans. If you select E-Statements, you will also be consenting to electronic delivery, at the Credit Union's 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 E-Statement notifications. You may provide the Credit Union with your new email address by logging in to your account online, clicking on the "User Options" tab, and then clicking the "E-mail Address" link. Once you have entered your correct email address, click "Change E-mail Address."

**Equipment and Software Requirements:** To receive E-Statements or electronic records and to access our Home Banking service area, you will need a computer, Internet access and a web browser, (such as Microsoft's Internet Explorer or Netscape Navigator). By selecting to receive E-Statements, you represent that you have such equipment and software and that you can download, access, read, review, print and store the E-Statements Community Credit Union provides to you.

**Accessing E-Statements:** E-Statements may only be accessed after you log in to your account. E-Statements for the prior calendar month (or quarter, if you receive only quarterly statements) will be available for viewing within five (5) business days of the last business day of the calendar month (or quarter). When E-Statements are available for your review you will be notified at the email address you have registered with Community Credit Union. E-Statements will remain available for at least 90 days. Any E-Statement posted to Community Credit Union's web site will be considered delivered on the day that it was first made available to you for viewing.

**Your Rights to Receive Paper Statements and to Withdraw Consent:** You have a right to receive paper copies of any electronic records if applicable law specifically **requires Community Credit Union to provide such documentation**. You have a right to receive past or current statements in paper form. You may withdraw your consent to receive E-Statements and records electronically at any time. To withdraw your consent to receive E-Statements and electronic records, or to request a paper copy of your statements, contact Community Credit Union in person at any branch office; or call **(321) 690-2328 or (800) 690-2338 or write us at: Community Credit Union, 1030 S US 1, Rockledge, FL 32955**. Any notice will not become effective until received by Community Credit Union and Community Credit Union has had sufficient time to act upon 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 key pad, mouse or other device to select an item, button, icon or similar act/action while using any electronic service Community 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 Community Credit Union.

**Agreement:** You consent that Community Credit Union may communicate with you electronically as necessary. You further consent that Community Credit Union may provide to you electronically all periodic statements and electronic records. Community 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 Community Credit Union.

Your selection to receive your statements electronically will become effective immediately and means that you will no longer receive paper statements in the U.S. Mail. By clicking the “**Accept**” button when you enroll in E- Statements, 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 Florida.

Rev. 10/2008