

“E-STATEMENTS” SERVICE TERMS AND CONDITIONS AGREEMENT AND DISCLOSURE

This disclosure governs, along with any other documents applicable to this account including the Credit Union's Electronic Funds Transfer Agreement and Membership Account Agreement, the agreement between the member and Greater Cincinnati Credit Union regarding receiving periodic statements electronically. The member acknowledges that a printed periodic statement will no longer be mailed to the member. If, at any time, the member decides that he/she no longer wants to receive the periodic statement(s) electronically and wants to resume receiving a printed copy of the periodic statement, the member must complete the cancellation request online for such action to be taken. It is understood that any actions that are to be taken by the Credit Union under this Agreement will not be taken until the Credit Union has had a reasonable opportunity to act upon such actions.

The periodic statement(s) will be available through the Online banking service via an internet enabled device. An electronic mail (e-mail) notification will be sent to the email address that was provided by you during the original registration when the statement(s) are available for viewing. The member who receives this e-mail is the agent for his/her joint owners for the purpose of receiving and notifying them that the statement(s) is available. The member must notify the Credit Union within 60-days after receiving the e-mail notification of any discrepancies. If the member fails to notify the Credit Union, the member will have no claim against the Credit Union. However, if the discrepancy is the result of an electronic funds transfer, the provisions of the Credit Union's Electronic Funds Transfer Agreement will control this resolution. If the undersigned does not receive a statement(s) from the Credit Union because he/she failed to supply the Credit Union with a correct e-mail address, the Credit Union will stop sending electronic statements and return to sending paper statements until the undersigned specifically makes a written request that the Credit Union resume sending the electronic statements and a proper e-mail address has been supplied to the Credit Union. The member agrees that the Credit Union is not liable to the member if the member is unable to access the e-mail site or download the statement to a printer.

I understand that my periodic statement(s) will no longer be sent to me by U.S. Mail and that I will need access to the Online banking service via the Internet, an e-mail account and Adobe Acrobat reader software in order to have access to my statement electronically. (Adobe Acrobat reader software is available to download for free at <http://www.adobe.com>)

By accepting this document, I agree to be bound by the terms and conditions stated in this agreement.



GREATER CINCINNATI CREDIT UNION

ESTABLISHED 1935



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