Unitus eStatement Agreement

Terms and Conditions

By accepting the terms below, you agree to receive all periodic account statements, disclosures, notices, tax statements and any other account or loan information online through our eStatement service from this point forward. Some examples of information provided online include account and transaction activity on your deposit, loan and mortgage accounts; disclosures may include Check Protect Program disclosure, EFT Agreement, Fee Schedule, Membership & Account Agreement, Privacy Policy, Truth in Savings disclosure, Rate Sheets, and any notice of Change in Terms; notices may include notices for insufficient funds, certificate maturity, safe deposit billing, and other similar account and loan notices; year-end tax statements may include earnings and interest paid statements. You understand that by so consenting, you will no longer receive paper copies of such materials.

If you would like to receive a paper copy of any of these materials, you may contact us at 800-452-0900. A fee may be charged for any such paper copy, subject to our Fee Schedule.

You understand that you can withdraw your consent at any time by logging into your uOnline account, and updating the "Subscription Settings" on the Overview tab in the eStatments widget, calling the Credit Union at 800-452-0900, visiting one of our branch locations, or sending a secure request through the uOnline Message Center. Your withdrawal of consent for electronic statements; disclosures; notices; tax statements; and any other account or loan information online and election to receive these materials in paper form will take effect within a reasonable time thereafter. A fee may be charged for any such paper copies, subject to our Fee Schedule.

You agree to provide and maintain a valid, active email address. You may update your email address at any time by logging into your account in uOnline, clicking the Contact tab in the Settings widget, and updating your preferred email address by calling the

Credit Union at 800-452-0900, or visiting one of our branch locations; the change will take effect a reasonable time thereafter. Unitus Community Credit Union is not liable for any third-party incurred fees, other legal liability, or any other issues or liabilities arising from notifications sent to an invalid or inactive email address that you have provided.

In order to receive and review statements, disclosures, notices, tax statements, and any other account or loan information online you must have an Internet-capable computer or other device and up-to-date Internet browser that we support to access your account(s) through online banking. You also agree that you have an up-to-date device or devices (e.g., smartphone, mobile device, tablet, etc.) suitable for connecting to the internet or for downloading our mobile applications or accessing our mobile websites.

In addition, you affirm that you either have a printer capable of printing any electronically provided statements, disclosures, notices, tax forms, and any other account or loan information online or you have the ability to save and display any such materials.