

electronic delivery consent disclosure



For the purposes of this Consent, the words "you" and "your" mean the primary member/account holder and all joint member/account holders. The words "we" "our" and "us" mean UMe Federal Credit Union (also referred to as "the Credit Union").

Pursuant to the federal Electronic Signatures in Global and National Commerce Act ("ESIGN"), we must obtain your consent prior to delivering legal disclosures to you in electronic format. Additionally, we wish to inform you of your rights regarding electronic disclosures, which are described below.

You hereby consent to receive eStatements (Periodic Account Statements and Visa Credit Card Statements) and other account disclosures in electronic format, on an ongoing basis. By this consent, you understand and agree that you will receive these disclosures in electronic format, only, and paper copies will no longer be mailed. Paper copies may be obtained by printing a copy of any electronic statement or disclosure on your printer or by writing to us and identifying the paper copies you desire. A fee will be charged for the paper copies we provide you, in accordance with our Schedule of Fees.

Written communication should be mailed to:

UMe Credit Union
P.O. Box 7767
Burbank, CA 91510-7767

You may withdraw your consent to receive eStatements at any time by selecting the "U.S. Postal Service" option within the "Statement Delivery Options" area of the eStatements tab of the Online Banking application.

You agree to provide us with a valid, active email address, and to notify us promptly of any changes in your email address. The email address currently on file for your account can be viewed and edited within the profile area of Online Banking. You agree that we shall not be liable for any third-party incurred fees, other costs, issues, claims, or liabilities of any kind, arising from any statement or notification being sent to an invalid or inactive email address that you have provided us.

In order to receive and review statements, you must have an Internet-capable computer with version 5.5 or higher of Internet Explorer, Netscape Navigator/Communicator, or America Online. You must also have your browser enabled to accept third party cookies. In addition, you must have a printer that can print any disclosures that are emailed to you or made available on our website, and you agree that you will do so. In the alternative, you must have, and maintain, the ability to electronically save, and to display on your computer screen, any disclosures that are emailed to you or made available on our website. You understand that we do not make any warranties, either express or implied, on any equipment, hardware, software, or Internet service provider that we do not provide, including (without limitation) any warranties of merchantability or fitness for a particular purpose.

You will receive your account statement at least annually. You will be notified via email when your account statement is available. Upon receipt of the email, you may retrieve the account statement by logging into the Online Banking application and navigating to the statement within the eStatement tab.