



## **E-STATEMENT & E-NOTIFICATION DISCLOSURE**

### **PLEASE RETAIN FOR YOUR RECORDS**

#### **Electronic Delivery Agreement**

Welcome to Sterling United FCU online electronic statement and notification delivery service (hereafter referred to as "E-Deliveries"). Please read this agreement carefully and save a copy for your records.

In this Agreement, "we," "us," and "our" mean Sterling United FCU. The words "you" and "your" mean the person(s) accessing E-Deliveries.

You agree to the following provisions regarding E-Deliveries services received from Sterling United FCU:

#### **Your Consent**

By giving your consent, you agree to receive E-Deliveries in lieu of periodic paper statements and notices for all accounts enrolled now and in the future in Sterling United FCU Online Banking Services. If you do not consent to receiving E-Deliveries, you will not be able to proceed with your enrollment for the E-Deliveries service.

For multi-party accounts, consent, or withdrawal of consent to receive electronic disclosures, records, or other information by any authorized party to the account, will be effective for all account holders.

With this consent, you also agree to receive in electronic form any communication normally provided in the paper periodic statements, including contract change in terms, Privacy Notice, and other notices that may be required by law.

#### **How to Get Your E-Deliveries**

You will be notified by email that your E-Statement is available online to view, and E-Notifications will be emailed to you directly. It is your responsibility to review all deliveries provided through E-Deliveries.

If your email is returned as undeliverable, an attempt will be made to contact you. If contact cannot be made, paper deliveries will be sent to you through the U.S. Mail for the current and future statement cycles and your online banking services may be terminated. If you need a paper copy of your statements or notices, you can print it or request that we mail a paper copy. To request a paper copy, contact us by telephone at 812-425-0111. We may charge you a reasonable service charge for paper copies.

Promptly review your E-Deliveries and any accompanying items and notify us in writing at: 1330 W. Franklin Street, Evansville, IN 47710, via telephone 812-425-0111, or in person at any of the branch locations (within the applicable time periods specified in your deposit agreement) of any error,

unauthorized signature, lack of signature, alteration, or other irregularity. Any applicable time periods within which you must notify us of errors on your account statement(s) shall begin on the e-mail date regardless of when you receive and/or open the statement.

### **Withdrawal of Consent**

You may withdraw your consent by filling out the appropriate form, which is available at any branch location or can be mailed to you. If you terminate your E-Deliveries service, Sterling United FCU Online Banking Services may be discontinued. At our option, we may treat your provision of an invalid e-mail address or the subsequent malfunction of a previously valid e-mail address as a withdrawal of your consent to receive E-Deliveries. If you withdraw your consent, we will begin sending you paper periodic deliveries. Withdrawal of your consent to receive electronic communications will be effective only after we have a reasonable period of time to process your withdrawal.

### **Information Needed to Contact You**

You are responsible for notifying us of any email address changes. Notification of any email changes should be received ten (10) days before the end of your normal statement cycle. You can notify us by accessing your account through Sterling United FCU Online Banking.

### **Starting Up E-Deliveries After Your Withdrawal of Consent**

If you want to receive E-Deliveries after you have withdrawn your consent for E-Deliveries, you must complete the consent process again and reconfirm your ability to access E-Deliveries.