

Agreement to Receive *E-Statements* and Tax *E-Forms*

Your prior consent to the Agreement to Receive Electronic Communications and your consent to this agreement will enable you to receive your statements and tax forms in electronic format. *E-Statements*, VISA® *E-Statements* and Tax *E-Forms* will be presented electronically via *Advantages Online™*.

Based on your choice(s) of *E-Statements*, VISA *E-Statements* and/or Tax *E-Forms*, the following information will be provided by electronic communication:

1. *E-Statements*:

- Periodic Statement including Checking, Savings, CDs, Money Market and Loan Accounts
- Truth-in-Savings Disclosures and Electronic Funds Transfer Act Error Resolution Disclosure on Periodic Statements
- Notice of Changes as required under Truth-in-Savings, the Electronic Funds Transfer Act, and the Expedited Funds Availability Act
- Truth-in-Lending Disclosures and Billing Rights Summary on Periodic Statements
- Truth-in-Lending Change in Terms Notices

2. VISA *E-Statements*:

- Billing Statements for VISA *Power Card™* Accounts and VISA Home Equity Lines-of-Credit
- Truth-in-Lending Disclosures and Billing Rights Summary on Periodic Statements
- Truth-in-Lending Change in Terms Notices

3. Tax *E-Forms*: Periodic tax statements, including Forms 1098, 1099, 5498, IRA Statement of Fair Value and other tax forms as applicable.

4. Utilities Employees Credit Union's Privacy Statement and any changes thereto.

5. Any disclosure that would normally be delivered via a deposit statement or VISA Statement mailing that may be required by law or regulation.

6. Member newsletters and information about UECU products and services.

Joint Accounts: Any account owner may request an electronic statement or tax form. The electronic statement or tax form will eliminate the printed statement/form entirely. Paper statements or tax forms will not be mailed to other owners of the account.

An email notification that your account *E-Statement*, VISA *E-Statement* or Tax *E-Form* is available for viewing will be sent to the primary email address on record at the credit union. You will receive an email notice whenever a new statement, form or document is available online. If an email notice is returned as "undeliverable," we will attempt to resend it. If the notice comes back to us after additional attempts, we will send you the statement, form or document via U.S. mail to the address currently on file. We will also change your delivery preference to paper.

If you wish to discontinue and/or terminate *E-Statement*, VISA *E-Statement* or Tax *E-Form* services, you should update your preferences by accessing the Services

section of *Advantages Online™*, or you may call UECU at (800) 288-6423 (or 610-927-4000 in the Reading PA area). If you discontinue *E-Statements* or *VISA E-Statements* or *Tax E-Forms*, the electronic versions will no longer be viewable online. If you wish to receive a paper copy of this agreement, you may print the agreement located [HERE](#) or request a copy from one of our Member Service Representatives by telephoning (800) 288-6423.

Except as specifically provided in this Agreement or otherwise required by applicable law, we (and our service providers or other agents) will not be liable for: any loss or liability you may incur resulting in whole or part from any failure or misuse of your equipment, or software provided by an external company such as an Internet browser provider, an Internet access provider, an online service provider or an agent or subcontractor of any of them, or any direct, indirect, special or consequential, economic or other damages arising in any way out of your access to or use of, or failure to obtain access to this service.

This agreement shall be governed by the laws and regulations of the Commonwealth of Pennsylvania, as amended from time to time.

By accepting this Agreement to Receive *E-Statements* and *Tax E-Forms*, I understand that all future statements, tax forms, documents and disclosures necessary to provide this service will be provided in electronic format via the internet and I acknowledge that I am able to access the information in electronic format and save or print the information for my records.

I AGREE