

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

This agreement states the terms and conditions that apply when you use our E-Statements and Tax E-Forms service. These terms and conditions are in addition to those terms and conditions that apply to any accounts you have with us or any other services you utilize. The following information will be provided by electronic communication:

- 1) E-Statements:**
  - Periodic Statement which includes all Checking, Savings, CD, Money Market and Loan Accounts.
  - Disclosures required by law or regulation including but not limited to: Truth-in-Savings, Electronic Funds Transfer, Error Resolution Disclosure, Expedited Funds Availability Act, Truth-in-Lending, Billing Rights Summary and Notice of Change-in-Terms as required under Truth-in-Savings or Truth-in-Lending Acts.
- 2) VISA E-Statements:**
  - Billing Statements for VISA Power Card™ Accounts and VISA Home Equity Lines-of-Credit.
  - Truth-in-Lending Disclosures, Billing Rights Summary and Truth-in-Lending Change in Terms Notices.
- 3) Flex HELOC E-Statements:**
  - Periodic Statement which includes all segments, variable and fixed, for your Flex HELOC product.
  - Truth-in-Lending Disclosures, Billing Rights Summary and Truth-in-Lending Change in Terms Notices.
- 4) Tax E-Forms:**
  - Periodic tax statements, including Forms 1098, 1099, 5498, IRA Statement of Fair Value and other tax forms as applicable.
- 5) Utilities Employees Credit Union's Privacy Statement and any changes thereto.**
- 6) Member newsletters and information about UECU products and services.**

Joint Accounts: A paper statement or tax form will only be mailed to the primary owner's address. It will not be mailed to other owners of the account.

An email notification that your member E-Statement, VISA E-Statement, Flex HELOC 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 primary owner's 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, Flex HELOC E-Statement or Tax E-Form services, you should update your preferences within Mobile and Online Banking, or you may call UECU at (800) 288-6423. If you discontinue E-Statements, VISA E-Statements, Flex HELOC E-Statement, or Tax E-Forms, the existing electronic versions will still be accessible, however new statements will no longer be viewable

online. If you wish to receive a paper copy of this agreement, you may 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 indicating your acceptance at the agreement prompt, you acknowledge receiving and reading the Agreement to Receive E-Statements and Tax E-Forms and you agree to the terms, conditions and disclosures contained therein.

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