

## **Northland Area Federal Credit Union's eStatement Disclosure Agreement**

**By electing to stop receiving paper statements in the mail, you agree that we may provide you with any disclosures legally required in connection with your Account electronically rather than in paper form. These disclosures include, but are not limited to, your periodic statement of account, billing statements, our privacy policy, change of terms notices, and amendments or addenda to the Member Agreement or to the terms of any benefits, products, or services offered in connection with your account. These statements are for Member convenience; there is no fee for this service.**

You have the right to receive your statements and disclosures in paper form and you may cancel your enrollment at any time. To withdraw consent for electronic transmission and revert back to paper form, call Member Services at 1-800-336-2328. There will be no fees or penalties for canceling this service.

You may update your e-mail address online in the e-Statement Registration Area. If you'd like to request a paper copy of a Statement or disclosure while enrolled in this service, please call 1-800-336-2328.

It is required that you have a valid Internet e-mail address, access to the Internet, the latest stable version of most any modern, mainstream browser and we recommend that you have a printer to take full advantage of this offering.

Your browser must have cookies enabled and the latest version of the free Adobe Reader to view and print. You have the right to withdraw from the program without penalty should future changes in hardware or software requirements materially affect your access and retention of electronic records.

Please allow up to three days for your enrollment to take effect. Depending on your statement closing date, you may receive one more paper statement.

We reserve the right to cancel this service, change the terms of your use of this service or send disclosures in paper form at any time. If your home banking account is not accessed within 90 days after initial sign up, e-statements will automatically be discontinued and paper statements will be reinstated.

We make every effort to ensure that this service is provided without interruption; however, we are not responsible for any delay or failure on our part in sending you e-mail reminders or in making this Web site or paperless statements available to you.

We may use your e-mail address to notify you of the availability of your statement and to send you important information about your Account. We will not use or provide your e-mail address to third parties for any other purpose without your permission.

If you use a spam filter, which blocks or re-routes e-mails from senders not listed in your e-mail address book, you must add **estatement@northlandcu.com** to your e-mail address book.

I agree to the above terms and conditions and elect to receive e-Statements in lieu of paper statements on this Northland Area Federal Credit Union account.