



## eStatement Disclosure

**ELECTRONIC DISCLOSURE AGREEMENT** Accessing your Credit Union West eStatements confirms your agreement to be bound by all disclosures and agreements, and acknowledges your receipt and understanding of this agreement. By entering into this agreement, you understand that Credit Union West will no longer be providing you with a monthly paper statement. You will receive an email notification when your statement(s) are available, generally 2-5 days after the first of the month.

**ACCESSING YOUR ESTATEMENTS** In order to access your eStatements online, you must establish and maintain an accurate email address. Secondly, you must have a personal identification number (PIN) for Online Banking and an internet connection that supports 128-bit encryption is required. To save and print your statements, you must have access to Adobe Acrobat Reader software (available at no charge at <http://get.adobe.com/reader/>). You may request a paper copy at anytime by contacting us at 602.631.3200 or toll free at 800.621.0287 (a fee may be assessed).

**SERVICE AVAILABILITY** The service providing eStatements is generally available 24 hours a day, 7 days a week, however this service may be unavailable from time to time for routine software and hardware maintenance, or due to unscheduled down time.

**ERROR RESOLUTION** You understand the importance of your role in preventing misuse of your account. You agree to promptly examine your statement and notify us immediately of any errors on your account. We must hear from you no later than sixty (60) days after we sent the first statement on which the problem appears. You may contact us at 602.631.3200 or toll free at 800.621.0287. There are shorter time frames for contacting us on an error for Business Accounts. Please call us immediately at 602.631.3242 during normal business hours when you notice an error.

**CONFIDENTIALITY** You agree to protect the confidentiality of your account, account number and your personal identification number.

**CHANGE IN TERMS** It may be necessary from time to time, to change the terms or conditions regarding your statement access. In the event such a change is necessary, we will display a message via email notification or by written notification.

**EMAIL ADDRESS** If you change your email address, it is your responsibility to notify us of your new address as soon as possible to avoid delays in receiving your eStatement

**OTHER ACCOUNT RELATED INFORMATION** We often include with your paper account statement other periodic notices that relate to account notices or regulatory information, otherwise known as statement inserts. When you agree to accept electronic statements, you also agree to receive other notices by electronic delivery.

**CANCELLATION OF ESTATEMENTS** You have the right to terminate your access to eStatements and receive paper statements at any time. If you wish to cancel eStatements and resume paper statements you can cancel within Online Banking. Simply login, click on More, eDocuments, then Statements and then click on "Settings" and select Discontinue. Or you can call us at 602.631.3200 or toll free at 800.621.0287. If after you cancel eStatements and wish to resume receiving eStatements in the future, you will need to access your Online Banking "Settings" again and select Resume or call us at the numbers listed above.

Credit Union West has the right to terminate its obligation to provide eStatements service to you upon ten days of prior written notice (email acceptable).

**ACCEPTANCE DISCLOSURE** - By clicking on the "Accept" button, you acknowledge that you understand the terms of this disclosure. This disclosure will be available for your review at any time under the "DISCLOSURES" link that appears at [www.cuwest.org](http://www.cuwest.org).