

## **eStatements Terms & Conditions**

There is NO CHARGE to receive your account statements online via “eStatement.” You can sign up online anytime directly from our online banking. You will begin to accumulate up to (24) twenty-four months of statement history.

If you choose to continue to receive paper statements you will be assessed a “Paper Statement Fee” on each member account, per statement, delivered to you. If you have a checking account, paper statements are sent to you monthly; otherwise, you will receive a statement quarterly. Our members over (70) seventy years of age may request an exemption from this fee if you choose to continue to receive paper statements.

### **Electronic Statement (eStatement) Delivery Agreement**

Upon acceptance of this agreement, I understand that I will no longer receive a paper statement by regular mail unless I contact the Credit Union to request a paper statement copy. If at any time I require the credit union to send me paper statements monthly or quarterly I will notify the Credit Union at least (5) five days before the end of the month and I authorize the Credit Union to debit my account, the posted fee per cycle for statement copies.

I will receive a notification when my eStatement is ready to view at my email address of record. I am responsible for keeping the Credit Union informed of changes to my email address. eStatements will generally be ready for me to access from the credit union’s online banking web site to view, to download, and retain or to print, by the 5th day of the month. I understand that unless I have a checking account, I will only receive statements quarterly.

I may cancel this service and return to receiving paper statements delivered to my mailing address on file at any time by providing a request to the credit union in writing. I understand that I will then be charged a \$5.00 fee per printed paper statement delivered by postage mail, going forward. I understand and agree that Seasons Federal Credit Union retains the right, to the extent permitted by law, to amend this agreement in the future by providing me with written notice of such changes sent to my last known mailing address or by providing electronic notice of such changes sent to my last known email address.

You may obtain a copy of this agreement anytime on our web site at [seasonsfcu.org](http://seasonsfcu.org) or by calling the Credit Union member services.

**IMPORTANT REMINDER:** You are responsible for reviewing your account statements and reporting any discrepancies to the Credit Union in a timely manner. The Credit Union will not be responsible for any forged, altered, unauthorized or unsigned items if you fail to notify the Credit Union within (14) fourteen days of your posted electronic statement date. Your statement will be considered

correct for all purposes and the Credit Union will not be liable for any payment made or charged to your account unless you notify us in writing within the time limit mentioned above. In order to receive such disclosures electronically, you must maintain an internet-capable personal computer or other device with the following minimum standards:

### **System Requirements**

Microsoft Internet Explorer version 10.0 or higher, Mozilla Firefox version 34 or higher, Safari version 6.0 or higher, Google Chrome version 39 or higher, or any browser capable of handling 128 encryption software. Adobe Acrobat 10.0 or higher.

Access Online Banking at [www.seasonsfcu.org](http://www.seasonsfcu.org). If you forget your Log-on ID or password for Online Banking please contact the Credit Union for assistance at [860-346-6614](tel:860-346-6614) or email us at [memberservices@seasonsfcu.org](mailto:memberservices@seasonsfcu.org).