

# **BOND Community Federal Credit Union Online Banking, Electronic Statement/ Notices Disclosure and Agreement**

## **BOND Community FCU Online Banking**

You agree to abide by the terms and conditions of the Electronic Funds Transfer Disclosure, which you received when you opened your account(s) and which is available online. You also agree all information provided is accurate. You understand BOND Community FCU Online Banking will allow you access to your BOND Community FCU account(s) online, including your statements and notices.

Before you can enroll in or access our Electronic Statement/Notices ("E-Statement/E-Notice Services"), the Electronic Signatures in Global and National Commerce Act (ESIGN) and other laws and regulations require us to obtain your approval to receive electronic delivery of your periodic account Statement, any Notices, and associated disclosures required under Federal and/or State laws or regulations. Please read this BOND Community FCU Online Banking, Electronic Statement/Notices Disclosure and Agreement ("Disclosure") carefully and save or print a copy for your records.

## **Definitions:**

In this disclosure, the words "we", "us", "our", and the "Credit Union" means BOND Community Federal Credit Union. The words "you" and "your" mean the owner and/or joint owner(s) of the account who is/are requesting access to your account(s) with BOND Community FCU Online Banking services, notification your statement/notice is ready to view within BOND Community FCU Online Banking and alerts be sent electronically to your personal Internet e-mail address and, therefore, is enrolling in our E-Statement/E-Notice Services.

## **Agreement Acceptance:**

### **E-Statements:**

- You are requesting that BOND Community FCU make your Statement available to you electronically, by sending to your personal Internet e-mail address an alert that your Statement is available for viewing within BOND Community FCU Online Banking.
- You understand that you will access your statement via B.O.N.D Community FCU's Online Banking service and that a PIN and/or Security Code are required for access. Until the withdrawal of your consent to electronic delivery of your statement, you understand you will no longer receive paper statements.
- You understand if you no longer wish to receive your statement electronically, you must contact the Credit Union.
- Consent for E-Statement is given by clicking on the check box labeled "Submit or Next" in order to receive the alert which will be sent electronically to my primary or secondary e-mail address.

### **E-Notices:**

- You are requesting B.O.N.D Community FCU make your Notices available to you electronically, by sending to your personal Internet e-mail address an alert that your Notice is available for viewing within BOND Community FCU Online Banking.
- You understand that you will access your notice via B.O.N.D Community FCU's Online Banking service and that a PIN and/or Security Code are required for access. Until the withdrawal of your consent to electronic delivery of your notices, you understand you will no longer receive paper notices.

- You understand if you no longer wish to receive your notices electronically, you must contact the Credit Union.
- Consent for E-Notice is given by clicking on the check box labeled "Submit or Next" in order to receive the alert which will be sent electronically to my primary or secondary e-mail address.

#### **Agreements Common to BOND Community Federal Credit Union Online Banking, E-Statement and E-Notices:**

- You agree that anyone with whom you share your PIN and/or Security Code shall be considered an authorized user.
- If you change your e-mail address, you agree to notify us of the change so that we may continue to send your Statement/Notice electronically. You will also notify us or update within online banking any change in your physical address or telephone number.
- You agree that the Credit Union is not liable if you are (a) unable to access BOND Community FC U Online Banking to download/print a statement or notice and (b) if you are unable to access your personal e-mail to receive alerts.
- Except as expressly provided in this Disclosure, your participation in the E-Statement/E-Notice Services program does not change your rights and obligations related to your membership, as described in the document entitled "Important Account Information", which was provided to you at the time you established membership with the Credit Union, as amended by us from time to time and any other agreements and disclosures relevant to your account, including, without limitation, any fees disclosed therein.
- You agree, that when any terms and conditions, agreement or disclosure includes a time period stemming from your receipt of a Statement/Notices from the Credit Union, such time period shall start or end, as applicable, on the date that we send to your personal Internet e-mail address an alert that your Statement/Notice is available for viewing.

#### **Updating Your Personal Information:**

You are responsible for keeping us informed of any change in your telephone number, mailing address, or e-mail address(es). You can update your contact information in the BOND Community FCU Online Banking, Self Service section, or you may notify the Credit Union in person.

#### **Your Rights and Options:**

- **Paper or Non-electronic Form.** You are not required to enroll in the E-Statement/E-Notice Services program. You can continue to receive your Statement/Notices in the same format in which you currently receive your Statement/Notices, including, if applicable, paper. If you would like to receive your Statement/Notices electronically, however, you must enroll in the E-Statement/E-Notice Services program and agree to the terms set forth in this Disclosure.
- **Withdrawal of Consent to Electronic Delivery.** If at any time after you consent to electronic delivery of your Statement (e.g. by clicking "Submit," below), you wish to withdraw your consent to electronic delivery of your Statement you will facilitate the change by accessing B.O.N.D Community FCU Online Banking, Self Service section or by contacting the Credit Union. If you wish to withdraw your consent or change your delivery options for E-Notices, you will facilitate the change by accessing B.O.N.D Community FCU Online Banking, Self Service section or by contacting the Credit Union. If you withdraw your consent, you will be de-enrolled in the E-Statement/E-Notices Services program and will no longer receive your Statement/Notices electronically. Any Statement/Notice issued after your withdrawal is effective will be mailed to your physical address of record.
- **Duration of Consent.** If you consent to electronic delivery of your Statement/Notices by clicking "Submit" below, your consent will apply to all Statement/Notices unless and until the earlier of (i) your withdrawal of consent as described above (see Withdrawal of Consent to Electronic Delivery), or (ii) the Credit Union's discontinuation of

electronic Statement/Notice delivery services.

### **The Credit Union's Right to Amend the Services.**

The Credit Union reserves the right to amend BOND Community FCU Online Banking, E-Statement/E-Notice Services and/or the conditions of participation from time to time, including enlargement or restriction of services through the E-Statement/E-Notices Service. Your use of BOND Community FCU Online Banking, E-Statement/E-Notices Service after any change will indicate your agreement to the amendments and affirm your consent to electronic access to your account and delivery of Statement/Notices. The Credit Union will make available to you electronically a copy of any amendments when required by applicable law.

### **Documents to which this Agreement Applies.**

This agreement applies to your statements and any other notice, disclosure, or record BOND Community FCU may desire or be required by law to deliver to you, including, but not limited to, notices and disclosures required by the following laws: Truth in Lending, Truth in Savings, Fair Credit Reporting, Electronic Funds Transfer, Equal Credit Opportunity, Privacy Act and Expedited Funds Availability. Any document, notice or disclosure required by any future law or regulation will also be covered by this agreement. You agree that any document provided to you electronically qualifies as "written notice" or document for all purposes.

### **System Requirements.**

In order to participate in the E-Statement/Notice Services and receive and retain copies of your statement/notices electronically, you will need access to the following:

- A computer and modem or other device capable of accessing the Internet
- An active "Internet Service Provider"
- The latest version of the Web Browser that supports at least 128-bit SSL encryption
- The ability to download or print statement/notice, agreements or disclosures
- Adobe Acrobat Reader2 software

### **Acceptance of BOND Community FCU Online Banking, E-Statement/E-Notices Agreement and Consent to Receive Electronic Disclosures.**

Clicking on the "Submit" button below constitutes your electronic signature and consent to be bound by the terms of this Disclosure and to access your account(s) by using BOND Community FCU Online Banking and to receive Statement/Notices electronically.