



838 Eglin Parkway N.E.
Fort Walton Beach, FL. 32547-2781
eglinfcu.org

eStatement Agreement/Disclosure

Parties

This Agreement is between You (the primary EFCU account owner) and Eglin Federal Credit Union (EFCU).

Summary of Your Rights

To access your EFCU eStatements (Periodic and Mastercard®), tax documents, notices and disclosures, You must consent and must not have withdrawn consent. You may withdraw your consent and cancel receipt of EFCU eStatements and other notices and disclosures at any time without incurring any fees, conditions, or other consequences. The service will discontinue and return to standard mail delivery within a reasonable period of time.

You must have access to EFCU Online Banking to view your electronic documents. You will need a computer with a current version of a web browser, access to the Internet, and capability of viewing and printing PDF documents. If there are any changes to these requirements we will post them on our website, eglinfcu.org. Any changes to software or hardware requirements that prevent You from accessing or retaining the electronic records will allow You to withdraw consent as specified herein.

The eStatements, inserts, notices and disclosures You receive electronically will have the same validity as a paper version.

You may print a paper copy of your eStatement if it appears in your archived history. EFCU does not charge a fee when You print your eStatements online. To receive a copy of a statement that is not accessible through the archive online, You may contact Account Services. Reasonable fees may apply.

Access Procedures

Notifications that your eStatements are available will be sent by email. It is your responsibility to periodically check for this notification. If applicable law or system limitations prevent EFCU from delivering the statements, EFCU will deliver them as permitted by law.

Your Responsibilities

Open and read your eStatement. If there is any error or unauthorized activity, we must hear from You no later than 60 days after we send the FIRST statement on which the error or problem appeared. Promptly notify EFCU if You are unable to access your eStatement or if it is unreadable.

You must protect your username and password to Online Banking in order to maintain the security of the eStatement. If either your username or password is compromised, change it and notify EFCU immediately.

If there are any changes in email, mailing address, or contact information EFCU must be notified promptly. You may update your Contact Information/Email address inside of Online Banking or the Mobile App under the "My Profile" tab, by calling Account Services at 850.862.0111 Option 4, or by emailing Us.

Files are encrypted during the transmission to your personal computer. However, once delivered, You are responsible for protecting copies of electronic documents if they are printed or saved.

You accept any amendment to this Agreement by EFCU by your continued use of eStatements.

Cancellation Rights

You may opt out of eStatements through Online Banking or the Mobile App by selecting eServices then eStatements, or by contacting Account Services by phone, email, mail, or in person at any one of our branches.

EFCU may cancel this Agreement at any time or suspend online services and your access to eStatements for any reason. This agreement is automatically cancelled upon your termination of your account with Eglin Federal Credit Union.

Delivery after Cancellation/Survival. After cancellation, any future statements will be delivered to You as allowed by law. The provisions of these sections survive cancellation of this Agreement: Cancellation Rights, Warranties/Limitations of Liability, Dispute Resolution and Miscellaneous.

Warranties/Limitations of Liability

EFCU makes no representation or warranty that documents online will be error-free, uninterrupted or meet your specific needs.

You represent that You have the equipment to receive documents online.

EFCU is not liable for any loss or damage arising from (1) your failure to comply with this agreement; (2) your failure to access statements and other notices and disclosures; (3) problems or technical failures of your equipment; (4) any errors or delays in communication or transmission lines; and (5) any occurrence beyond EFCU's reasonable control.

Miscellaneous

This Agreement constitutes the entire Agreement of the parties with respect to its subject matter. It is governed by and construed in accordance with the Electronic Signatures in Global and National Commerce Act. If any provision is found by a court of competent jurisdiction to be invalid or unenforceable, the parties agree that the court should give effect to the parties' intentions as reflected in the Agreement, and the other provisions shall remain in full force and effect. Any delay or omission by any party to exercise any rights under this Agreement shall not be construed to waive any rights.

Other Agreements

Your use of EFCU eStatements is subject to the terms and conditions of the Understanding Your Share Account booklet which governs your accounts with us. In the event of inconsistency between the terms of this Agreement and other member agreements, the other agreements control, except as to the subject of electronic delivery of statements, notices and disclosures. We have the right to change the terms of this agreement. We will notify you of any changes as required by law.



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eStatement FAQs

How do I sign up?

Primary members with accounts in good standing may enroll for eStatements through Online Banking or the EFCU Mobile App. Click on the "eStatements" link from the eServices dropdown in the main navigation, read the FAQs and Agreement/Disclosure then click on "Accept" at the bottom of the page. If you don't have access to Online Banking or the Mobile App, you may [complete the Online Banking Application here](#).

What is it?

eStatements enable you to access your Credit Union account statements (Periodic and Mastercard), Tax documents, Notices and Disclosures online instead of receiving a paper copy in the mail. Inserts that are normally mailed with the statements, such as the newsletter, disclosures including but not limited to your Privacy Notice, general membership notices, and any change-in-term notices to your share accounts, loan accounts, and your access devices, will be sent electronically to your Online Banking.

How much does this service cost?

This service is free to all EFCU members.

What do I need to view my eStatement?

You must have access to EFCU Online Banking. You will need a computer or device with a current version of a web browser, access to the Internet, and the ability to view and print PDF documents. If there are any changes to these requirements we will post them on our site, [eglinfcu.org](#).

How long will my statements be saved and be made available for viewing?

We will archive up to 18 months of eStatements for you to access electronically. Mastercard Statements began archiving with the May 2017 Statement.

Will I be able to print or save a copy of my eStatement?

Yes. You will have the option to print a copy of the electronic document or save to your electronic device. Please note that eStatements and other documents are encrypted during transmission; however, the files are not encrypted once delivered. You are responsible for protecting copies of eStatements and other electronic documents that you have printed or saved.

What security methods are used to protect my eStatement?

Access to electronic statements is protected by using your Online Banking username and password. You will not need to remember a new password to access your electronic statements and/or documents. The statement is stored behind firewalls and is transmitted to your Internet browser using 128-bit SSL encryption.

Can I get my eStatement emailed to me instead of accessing my Online Banking?

No. Email is not a secured method of sending your statement or other notices.

What if I want to cancel my eStatement?

There is no fee associated with accessing your statement by electronic means and there is not a penalty for choosing to go back to paper statements. You may opt out online in Online Banking or the Mobile App by selecting eStatements under the eServices tab in the main navigation, or by contacting Account Services by phone, email, mail, or in person at any one of our branches.

What are the benefits of receiving my statements electronically?

Besides being an excellent way to help our environment, going paperless is also a fast, convenient and safe way to view your monthly statements. The eStatement will be available during the first week of the statement cycle. You can then access your statement from your electronic device at your convenience. You can also relax knowing that the statement will not get lost in the mail.

Will I also be able to view my Mastercard® Statement with eStatement?

Yes, your Mastercard statements and transactions can be viewed in Online Banking and the Mobile App.

Can my eStatement be exported to other programs?

No. EFCU eStatements cannot be saved as a text file and imported into Microsoft Word or any other text program, eStatements and other notices can only be saved as PDF files.

What do I do after I sign up?

Verify your email address inside of Online Banking or the Mobile App by selecting "Contact Information" under the "My Profile" tab and make sure to keep it current. We will send you an email when your statements are available to view. **We will never call, email or text message you to verify your Eglin Federal Credit Union account information, such as your account number, card number, card expiration date, password and/or PIN number.**