



Electronic Statement Disclosure

Metro Credit Union P.O. Box 390696 Omaha, NE 68139 (402)551-3052 (800) 301-8549

This eStatements Disclosure ("Disclosure") applies to all "eligible accounts" listed on the Services page, and for those who have elected to receive statements online. The words "we," "us," and "our" refer to the Metro Health Services Federal Credit Union entity where you have your account. The words "you" and "your" mean you, the individual(s) or entity identified on the Account(s). As used in this Disclosure, "Communication" means any Account periodic statement, associated authorization, agreement, disclosure, notice, or other information that would accompany your Account's periodic statement; including but not limited to, information that we are required by law to provide to you in writing.

1. Scope of Communications to be Provided in Electronic Form. When you elect to receive eStatements for all "eligible accounts" you agree that we may provide your account statements in an electronic format. We may discontinue sending paper statements to you unless and until you withdraw your consent as described below. Your consent to receive electronic statements, electronic communications, and transactions includes, but is not limited to:

- All legal and regulatory disclosures and communications associated with your Account(s)
- Periodic disclosures, account statements, or monthly billing statements for your Account(s)
- Notices or disclosures regarding a change in the terms of your Account or associated payment feature(s)
- Privacy policies and notices

2. Method of Providing Communications to You in Electronic Form. Communications that we provide to you in an electronic form will be provided (1) via e-mail, (2) by access to Metro Credit Union's On-Line Account Access, an on-line home banking service, or (3) to the extent permissible by law, by access to a website that we will generally designate in advance for such purpose.

3. How to Withdraw Consent. You may withdraw your consent to receive Communications in electronic form for your Accounts by **contacting us** by telephone or in person at a Metro Credit Union location. Any withdrawal of your consent to receive electronic Communications will be effective only after we have a reasonable period of time to process your withdrawal.

4. How to Update Your Records. It is your responsibility to provide us with true, accurate, and complete e-mail address, contact, and other information related to this Disclosure and to your Account(s). It is also your responsibility to maintain and update promptly any changes in this information. You can update information (such as changes to your e-mail address) by contacting us by telephone or in person at a Metro Credit Union location.

5. Hardware and Software Requirements. In order to access, view, and retain electronic Communications that we make available to you, you must have:

- An Internet browser that supports 128 bit encryption;
- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit
- Adobe Acrobat Reader 4.0 or higher
- An e-mail account with an Internet service provider and e-mail software in order to participate in our electronic Communications programs:

6. Requesting Paper Copies. We will not send you a paper copy of any Communication unless you request it or we otherwise deem it appropriated to do so. You can obtain a paper copy of an electronic Communication by printing it yourself or by requesting that we mail you a paper copy, provided that such a request is made within a reasonable time after we first provided the electronic Communication to you. To request a paper copy, you can **contact us** by telephone or in person at a Metro Credit Union location. We may charge you a reasonable service charge for the delivery of paper copies of any Communication provided to you electronically pursuant to this authorization. We reserve the rights to provide a paper (instead of electronic) copy of any Communication that you have authorized us to provide electronically.

7. Communications in Writing. All Communications in either electronic or paper format from us to you will be considered "in writing." You should print or download, for your records, a copy of your eStatements, this, and any other Communication that is important to you.

8. Federal Law. You acknowledge and agree that your consent to electronic Communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act, and that you and we both intend that the Act applies to the fullest extent possible to validate our ability to conduct business with you by electronic means.

9. Termination/Changes. We reserve the right, at our sole discretion, to discontinue the provision of your electronic Communications, or to terminate or change the terms and conditions on which we provide electronic Communications. We will provide you with notice of any such termination or change as required by law.