



Your ACCESS Federal Credit Union e-Statement is the electronic version of the paper statement.

THIS AGREEMENT CONTAINS IMPORTANT INFORMATION THAT YOU ARE ENTITLED TO RECEIVE BEFORE YOU CONSENT TO ELECTRONIC DELIVERY OF YOUR ACCOUNT STATEMENTS AND DISCLOSURES (DEFINED BELOW).

Please read this Agreement carefully and print or retain a copy for your records. The terms “you” and “your” refer to each person who consents to receive delivery of their periodic account statement(s), disclosures, and other information in the form of an electronic communication. The terms “we,” “us,” and “our,” refer to ACCESS Federal Credit Union (AFCU).

By clicking the Accept button you consent:

- To the electronic delivery and receipt of information relating to your account(s) with us, including your periodic statements (e-Statements), notices, documents, and any other communications and disclosures that we provide and/or are required to provide to you
- That you agree to provide us with a current email address at all times;
- That you are able to electronically access your e-Statements and disclosures and are satisfied that you meet the hardware and software requirements listed below;
- That you have saved and/or printed this disclosure at your discretion;
- That you agree to comply with the terms and conditions of this agreement;
- That you are authorized to consent to this on behalf of all parties to your account(s); and,
- That we reserve the right to furnish you, and the right to require you to furnish us, writings or paper copies of information, communications, account statement and/or Disclosure, in lieu of or in addition to electronic records at any time at our discretion.

We will send a “Welcome to e-Statements” email to the email address you have provided us.

You may choose not to accept. If you click the Decline button, you are indicating that you do not accept these terms and conditions. If you do not accept, you will continue to receive your periodic statements, disclosures, and other communications in paper form.

Each time your ACCESS Federal Credit Union e-Statement is ready, we will send a notification to you (via the email address you have provided). If this email is returned to us due to the email address not being valid, we will convert your account back to paper statements.

- Hardware/Software requirements:
- e-Statements, Disclosures, and other Communications:
  - A computer;
  - An Internet connection;
  - An active email account and email software (as required by your email vendor); and,
  - An Internet browser:
    - Google Chrome (one of the two most recent versions)
    - Mozilla Firefox (one of the two most recent versions)

- Safari (one of the two most recent versions)
- Microsoft Edge (one of the two most recent versions)
- Other browsers/versions may work but may not be supported.
- Your access to this page verifies that you meet these requirements.
- Access to software that enables you to receive and access Portable Document Format or “PDF” files, such as the latest free version of Adobe Acrobat Reader.
- How to view your ACCESS Federal Credit Union e-Statement:
  - Sign on to your account in ACCESS Online.
  - Click the e-Documents link
  - Under eStatements, select the statement you wish to view
- You can save your statement by using your browser's Save As function.
- Your continued use of ACCESS Federal Credit Union e-Statements indicates your acceptance of the current Terms and Conditions for ACCESS Federal Credit Union e-Statements.
- How to get a paper copy of your ACCESS Federal Credit Union e-Statement:
  - When you are viewing your ACCESS Federal Credit Union e-Statement, print the statement
  - Contact us and request a paper copy of your statement. There may be a charge associated with this request (please refer to our Fee Schedule for details).
  - How to cancel your ACCESS Federal Credit Union e-Statement:
    - Send us your request in writing via regular (post office) mail; or,
    - Send the request from the email address we send your ACCESS Federal Credit Union e-Statement notifications to; or,
    - Call any branch and request the cancellation; or,
    - Stop into any branch and request the cancellation.
  - We will change your account back to paper statements within two (2) business days of receiving your request.