

## **Enrollment Agreement for Pasadena Federal Credit Union E-Statements and E-Notices**

E-Statement and E-Notices are the fastest way to receive current and previous statement and notice information. We are pleased to make this service available to you within Online Banking at no cost to you.

In this agreement, the words "you" and "your" means the primary member/accontholder and all joint members/accontholders. The words, "we", "our" and "us" mean Pasadena Federal Credit Union. You must acknowledge that you have read this agreement carefully prior to accessing E-Statements.

**IMPORTANT: PLEASE SAVE OR PRINT AND RETAIN THIS AGREEMENT**

1. **Your consent to receive statements and notices electronically:** By clicking the "Accept" button, you are requesting and agreeing to receive your periodic account statement and certificate maturity, loan delinquency, insufficient funds and courtesy pay notices along with future disclosures required by law, other notices, newsletters, special offers and promotional materials electronically and not to receive a paper statement or notices, until specifically requested by you. You understand that we will notify you by email about any changes in terms or fees to the above services and disclosures.
2. **Canceling E-Statements and E-Notices:** You may change back to paper statements and notices by selecting the "U.S. Mail" option within the "Delivery Options" area of the E-Statements/Notices tab in Online Banking. You may also cancel services by contacting the Credit Union. Your cancellation will become effective after we have received it and had a reasonable opportunity to act on it. Paper copies of past statements are subject to the standard duplicate statement fee as provided in the fee schedule.
3. **Notification:** We will notify you through your email address when your E-Statement or E-Notice is available for viewing in Online Banking. We use the email address provided by you in your Online Banking profile to send your E-Statement/Notice notification. You are responsible for keeping your email address updated. If we learn that you are no longer receiving our email notifications, we may discontinue sending E-Statement and E-Notice notifications. We will make a reasonable attempt to redeliver your notification electronically. We are not obligated to verify that you are receiving your notification or accessing your E-Statements and notices. Your E-Statements and E-Notices will be available in Online Banking, regardless of you receiving or viewing your email notifications.
4. **Access to E-Statements and E-Notices:** Members and joint owners acknowledge that anyone with access to your Online Banking account may view your E-Statements and E-Notices. Your E-Statements and E-Notices will be available for a minimum of a rolling twelve-month period.
5. **Our Right to Terminate:** You agree that we can terminate your E-Statement and E-Notice access and revert to printed mailed statements and notices for any reason at any time.
6. **Our Liability:** We will not be held responsible for any loss, damage or injury whether caused by the equipment, software and/or Online Banking service, nor shall we be responsible for any direct, indirect, special or consequential damages arising in any way from the installation, use or maintenance of your equipment, software and/or Online Banking. We do not make any warranties concerning the equipment, the software or any part thereof, including without limitations, any warranties for a particular purpose or

warranties of merchantability. We also accept no responsibility for your email address or for anyone accessing your emails. The laws of the State of California and applicable Federal laws and regulations shall govern this Agreement.

7. **System requirements:** In order to receive and review disclosures and access and retain your E-Statements and E-Notices, you will need access to the Internet and be able to run versions 4.0 or higher of Microsoft Explorer / Netscape Navigator. You agree to print or save all disclosures that are emailed or made available to you in the E-Statement and E-Notice section of Online Banking.

**You understand and agree that clicking "Accept" below and submitting this agreement constitutes your legally binding electronic signature and instruction that this transaction shall be considered authorized by you.**