

## Maine Family Federal Credit Union e-Statement Agreement and Disclosure

Consent is required: By completing the consent form, you are agreeing that Maine Family FCU provide you with electronic versions of your account statements and other documents, disclosures and communications (e-documents). In order to send these to you electronically, we need your affirmative consent. Once you provide this consent and we begin to send your documents electronically, we will no longer produce and mail paper copies of your documents to you. You may obtain paper copies by contacting Maine Family FCU's Member Services Department. There is a fee of \$2.00 assessed for paper copies of each month requested. By signing this document, you are in agreement to receive your account statements and other documents, disclosures and communications electronically.

Definitions: In this disclosure, "Agreement" means this Agreement. "You", "your" and "user" refer to the accountholder or any other individual authorized to receive electronic delivery of statements, documents, disclosures and communications ("e-documents" herein) under this agreement. "We", "us", "our" and "Credit Union" refers to Maine Family Federal Credit Union. The "Service" refers to our electronic delivery service. "Account" or "Accounts" refers to your share or loan accounts with us.

Estatement Agreement: This Agreement is a contract that establishes the terms and conditions governing the electronic delivery of all e-documents related to your accounts. By using the Service, you agree to all terms and conditions of this Agreement and reaffirm your agreement with all of the terms and conditions that apply to your accounts. When you sign this document you agree to receive e-documents as a replacement to the paper documents you now receive. E-documents will contain the same information as the paper version and will include account balances, transaction activity; electronic funds transfer information, year-to-date dividends/interest, statement disclosures, privacy policies and any marketing materials. We will send an email to the email address provided to advise you when your e-documents are available for viewing. You can access your e-documents via Maine Family FCU Home banking product. It is your responsibility to ensure that you have provided your current email address. Your email address can be updated through home banking or with the appropriate photo ID should you choose to make changes at one of our locations.

Account Statements: Account statements will be available through the Service at the end of your statement cycle. After 12 months, the oldest statement will be deleted and the most recent statement becomes available. If you request a paper copy of either your account statement or any check referenced in that statement from us, we will provide a legible copy within a reasonable amount of time. Applicable service charges may be assessed in accordance with our Rate and Fee Schedule.

Your Right to Terminate may withdraw your consent to receive e-documents by either clicking on the "Stop" tab through home banking, by emailing us at [info@mainefamilyfcu.com](mailto:info@mainefamilyfcu.com), or by writing us at 555 Sabattus St., Lewiston, ME 04240. With Our Right to Terminate you agree that we provide the Service at our sole discretion and can rescind your use of this service at any time for any reason. However, if we do, we will produce and mail a paper copy of your documents to you.

We make no warranty of any kind- express or implied, in connection with e-statements that the Service will operate without error, or that the Service will be available at all times. You agree that we are not liable for any indirect, incidental, special or consequential damage under or by reason of any services or products provided under this Agreement.

Your participation in the e-statement service does not change your rights and obligations related to your membership which was provided to you at the time you established membership at the Credit Union. (i.e. "Member Terms")

By signing this Agreement, you agree to meet the software requirements necessary to view any e-documents. This includes updated versions of Windows, Firefox, Chrome or any other software including Adobe Acrobat Reader, which is available as a free download.

**I acknowledge that I have read and agree to the terms of the above Disclosure:**

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Signature

Date

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Printed Name