



LA Financial Federal Credit Union eStatements Disclosure
Effective November 6, 2012

This Agreement governs the eStatement service provided by the LA Financial Federal Credit Union. Please read it carefully. In this Agreement, the words "you" "your" and "yours" mean each every person who utilizes the eStatement service. The words "we" "us" and "our" and "Credit Union" mean LA Financial Federal Credit Union. The word "service" refers to the eStatement service as defined below.. The Credit Union provides you with monthly and/or quarterly statements of your account(s) at the Credit Union. These statements include certain disclosures required by Federal and State regulators. The Credit Union will provide you with your statements, with applicable disclosures, electronically in accordance with the provisions of this Agreement. The Statements and disclosures provided to you electronically are called the "eStatement." The "eStatement service" means the services the Credit Union provides to you under this Agreement. You acknowledge receipt of this Agreement and agree to be bound by all the terms and conditions contained herein. You further agree to follow all instructions provided to you in connection with the service. The terms and conditions included in this Agreement are in addition to the terms and conditions of any and all other account or loan agreements you may have with the Credit Union, including all disclosures made in pursuant to such agreements. You agree to abide by any terms and conditions that may be added to this Agreement because of future enhancements to the service.

1. The Service: Using your personal computer, anytimeBanking and designated username and password, you can access your statements 24 hours per day, 7 days per week, as long as your Credit Union offers the service. When you receive your statement, please review it carefully and either print or save the file for your records.

2. Your Rights Under the Law

- a) Withdrawals of Consent: You have the right to withdraw your consent to have your statements provided in electronic form. To withdraw consent, you need to go to the "eStatement" area of anytimeBanking, click "delivery options" and select US MAIL. Switching from eStatement to US Mail statement will cause members with Community Checking to incur a monthly service fee.
- b) Duration of Consent: Your consent to have your statements provided electronically applies for each statement provided after we have received your consent and will continue until you withdraw your consent in accordance with paragraph 2 (a) of this Agreement.
- c) Accurate and Updated information: In order to obtain your statements electronically, you must provide the Credit Union with an accurate e-mail address. If the e-mail address you provide is not accurate, the Credit Union assumes no liability for sending the statement notification to such address. If the e-mail address you provide is not deliverable, the Credit Union will attempt to contact you for your new address. If you change your e-mail address, you must provide us with your new address. You must also provide us with updated information any time that information is needed to provide your statements electronically. To provide an updated (new) e-mail

address or other information, you must either click on the "update options" section of anytimeBanking or contact the Credit Union at least three business days prior to the last day of the month to give us time to affect the change.

If the hardware or software requirements needed to access and retain your statements change, the Credit Union will provide you with a statement of the revised hardware or software requirements. In the event of such change, you will have the right to withdraw consent to receive your statements electronically without the imposition of any fees for the withdrawal of consent and without the imposition of any other conditions or consequences.

3. Hardware and Software Requirements: In order to access, view, and retain electronic Communications that we make available to you, you must have; an Internet-capable computer with the latest version, or previous to the latest version, of Internet Explorer, Safari, or Firefox; sufficient electronic storage capacity on your computer's hard drive or other storage unit; and an e-mail account with an internet service provider. You must also be able to view files in PDF format as offered by the latest version, or previous to the latest version, of Adobe Acrobat. In addition, you must have a printer capable of printing any Communications that are Emailed to you and/or made available on our website. Alternatively, you must have and maintain the ability to electronically save and visually display on your computer screen any Communications that are e-mailed to you and/or made available on our website. By maintaining access to internet service providers and electronic email you may incur charges from internet service providers and local telephone companies. The Credit Union will not be responsible for the costs associated with electronic access; these costs are your responsibility. You understand that we do not make any warranties on equipment, hardware, software, internet service provider, or any part of them, expressed or implied, including, without limitation, any warranties of merchantability or fitness of any particular purpose.

4. Consent: In order to obtain your statements electronically; you must signify your consent in a manner that reasonably demonstrates that you can access the statements electronically. The Credit Union will provide you with instructions as to the procedure for such consent.

5. Termination of Agreement and Service: You may cancel this Agreement and terminate the service at any time by withdrawing your consent under paragraph 2(b) of this Agreement. The Credit Union may terminate this Agreement or the Service at any time by giving you 30 days notice in writing or electronically. Termination of this Agreement and/or the services will not affect obligation to the Credit Union that are outstanding as of the date of termination.

6. Amendments: The Credit Union may amend this Agreement at any time. You will receive notice of any such amendments in accordance with applicable law.