

## PWC Employees Credit Union

### E-Statement Disclosure Agreement

**ELECTRONIC DISCLOSURE AGREEMENT** – By entering into the agreement, you understand that your E-Statements will be available via PWC Employees Credit Union's FLEXTeller online banking, by the 5<sup>th</sup> business day of the month. You will be notified through your email address on file that your E-Statement is available.

**ACCESSING YOUR E-STATEMENTS** – In order to receive a notification that your E-statement is available, you must provide an accurate, active e-mail address. To access your E-Statements, you must log in to PWC ECU's FLEXTeller online banking, using your account number and password. The link to PWC ECU FLEXTeller online banking can be found on PWC ECU's website: [www.pwcecu.org](http://www.pwcecu.org).

**ERROR RESOLUTION** – A running history of three months of E-statements will be kept on PWC ECU FLEXTeller online banking. (Note – due to the recent upgrade, three months of history will become available in early February 2011.) As the member, it is YOUR responsibility to print or save your E-statements for future reference. You understand the importance of your role in preventing misuse of your account. You agree to promptly examine your statement and notify us immediately of any errors on your account. We must hear from you no later than sixty (60) days after we sent the first statement on which the problem appears. You may contact us at (703) 680-1143.

If you need a copy of a statement that is not available on PWC ECU's FLEXTeller online banking, you can request it by calling us at (703) 680-1143. There is a \$5.00 fee for each statement requested.

**CHANGE IN TERMS** – It may be necessary from time to time, to change the terms or conditions regarding your E-statement access. In the event such a change is necessary, we will display a message via e-mail notification or through PWC ECU's FLEXTeller online banking.

**E-MAIL ADDRESS** – If you change your e-mail address, it is your responsibility to notify us of your new address as soon as possible to avoid delays in receiving your E-statement notification.

**OTHER ACCOUNT RELATED INFORMATION** – When you agree to accept electronic statements, you also agree to receive account notices, regulatory information and marketing information by electronic delivery from PWC Employees Credit Union.

**CANCELLATION OF E-STATEMENTS** – You have the right to terminate your E-statements access and receive paper statements at any time upon delivery of written notice to PWC ECU. If you wish to cancel E-statements and resume receipt of paper statements, you must notify PWC Employees Credit Union, Attn: E-statements, 12715 Ridgefield Village Dr., Suite 101, Woodbridge, VA 22193. If you cancel receipt of E-statements and wish to resume receiving E-statements in the future, it will be necessary for you to go through the sign-up process again.

PWC ECU reserves the right to terminate its obligation to provide E-statements service to you upon ten days of prior written notice. (E-mail acceptable.)

**ACCEPTANCE DISCLOSURE** – By agreeing to the terms and conditions of this consent, you represent that you are authorized to enter into this agreement for all persons who own or are authorized to access any of your accounts, and that such persons will be bound by the terms of this consent.

By signing below, you acknowledge that you understand the terms of this disclosure.

\_\_\_\_\_  
Member signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
E-mail address

\_\_\_\_\_  
Account number