

Verity Credit Union

Consent to Electronic Delivery – Electronic Documents

To request and subscribe to electronic delivery of periodic statements and notices (eDocuments) with Verity Credit Union (Credit Union) using an e-signature, you must consent to receive statements, notices and other related documents electronically.

You consent and agree:

1. *Online E-Document Delivery.* To receive Electronic Documents online and acknowledge having reviewed, printed or otherwise received them:
 1. Electronic Documents and Billing Error Notice & Credit Union Annual Privacy Notices. The E-Statement delivery will include periodic deposit account statements, periodic mortgage loan statements, future disclosures required by law, notices, newsletters, special offers and promotional materials electronically. Electronic Documents will contain the same information as the paper statements you have been receiving, which includes: deposit account balance and transaction activity for deposit accounts, mortgage loan payment and balance information, VISA credit card accounts and electronic funds transfer (EFT) services, year-to-date interest, and error notification procedures. Disclosures and notices we may send in the future include: notices of change in terms for deposit, EFT or credit card services; Annual Privacy Notices, periodic notice of billing error rights and year-end tax statements for dividends earned.
2. *Online Delivery Terms.* The following terms and conditions will apply to our delivery and your receipt of Electronic Documents online
 1. a. Online Banking Access & Delivery of Electronic Documents. We will post Electronic Documents to the Online Banking area of our website by the 3rd day of each month. You may access Electronic Documents as PDF documents provided through the Online Banking service. We will email you an alert to tell you an Electronic Document has posted to your account and is available for viewing.
 2. b. System Requirements. To view and print Electronic Documents online you will need Adobe Acrobat Reader software, version 4.0 or higher (you can download this free from www.adobe.com) Adobe Acrobat requires 64MB of RAM, 24 MB available disk space, Intel Pentium or Power PC processor - Mac, Windows 95 or higher or Mac OS 8.6 or higher) Computer running the latest version of Firefox, Safari or Microsoft Internet Explorer in order to view the site in 128-bit encryption.
 3. c. Fees or Restrictions. There are no account fees or service restrictions for choosing to consent for Electronic Statements. For paper statement delivery, there is a fee. Please refer to the current Rate and Fee Schedule.
 4. d. Your Responsibilities. You are responsible for notifying the Credit Union of any changes to your email address by calling the Credit Union at (800) 444-4589. You also have the ability to update your primary email address at any time by editing your preferences within Online Banking. If the Credit Union learns that you are no longer receiving our email notifications (for example, an email to you is returned as undeliverable), the Credit Union may discontinue sending Electronic Documents notifications and your Electronic Document service. The Credit Union will make a reasonable attempt to redeliver your notification electronically. The Credit Union is not obligated to verify that you are receiving your E-Statement notifications or accessing your Electronic Documents.
 5. e. Right to Cancel. You have the right to cancel Electronic Documents and receive paper Periodic Statements at any time by contacting any branch office or requesting the documents by telephone at (800) 444-4589. You can also do this by submitting a secure message through Online Banking. 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 on your Rate and Fee Schedule. You agree that we can terminate your E-Statement access and provide printed mailed statements for any reason at any time.