



eStatement Disclosure and Agreement

Electronic Statement Disclosure

This disclosure contains important information about our Electronic Statement Service, also referred to as “eStatements”. As used in this Agreement, the words "we", "our", "us" and "Credit Union" mean CVF Credit Union. "You" and "your" refer to the account owner(s) entitled to use the eStatements Service and Online Banking. "Account" or "accounts" means your share and/or loan accounts at the Credit Union. You should keep a copy of this disclosure for your records. At the end of the disclosure, we will ask you to accept periodic account statements, notices and account disclosures in an electronic format rather than a paper format. Before providing your consent, please read and consider the following information. Then, if you agree, please click the "I Agree" button at the end of this disclosure. CVF Credit Union is a division of Catholic Vantage Financial.

Electronic Disclosure Agreement

By entering into this agreement, you are agreeing to the Terms and Conditions outlined below. You also understand that you must be enrolled with CVF Credit Union’s Online Banking Service and also enrolled with eStatements, in order to receive the periodic statements, you are provided in connection with your share and loan accounts (except credit cards) with the credit union electronically.

By accepting this Agreement, you give your consent to receive electronic delivery of any notice or other type of communication provided to you by CVF Credit Union. Your consent also covers all disclosures that are required or may be provided on or with your account and/or loan statements, including, but not limited, to the Billing Rights Statement required by the Truth in Lending Act and the Error Resolution Notice required by the Electronic Fund Transfer Act. We will provide you links to access all notices, attachments and/or documents via email to the last known email address provided by you. You agree to notify us promptly of any change of your email address. You understand that the Credit Union will discontinue mailing printed loan and share account statements to your address of record. All future statements will be accessible through your Online Banking at www.mycvf.org which you access to obtain, review, print, and copy/download your periodic statements. Each month we will send an email notice to the email address associated with your account advising you of the availability of your eStatement. You may then access your statement via Online Banking using the procedures we authorize. You are required to be enrolled with Online Banking to access eStatements. You agree that you have the ability to print and/or archive these materials on your own computer or printer. We strongly suggest that you take all necessary back-up considerations seriously including printing a hard copy and keeping it in a safe and convenient location. If any applicable law requires us to provide you with a paper copy of a document we will produce and send it to you through the US Mail.

JOINT ACCOUNTS

If your account is joint with another person, one of you may consent to receive disclosures electronically and that person’s election to receive eStatements shall apply to both of you. We will then send the notice regarding the availability of your eStatements to the email address of the Primary Member in lieu of providing a paper statement.

ACCESSING YOUR eSTATEMENTS

In order to receive a notification that your eStatement is ready for viewing, you must provide an accurate, active email address. To access your eStatements, you will first log- in to CVF Credit Union’s Online Banking, using your secure username and password. The link to Online Banking can be found on CVF Credit Union’s website at www.mycvf.org.

HARDWARE AND SOFTWARE REQUIREMENTS

To access your eStatements, you will need a device that has the capability of running software that can access the Internet and that can send and receive electronic mail. For accessing the Internet we recommend that you use the most updated version of your web browser. If you are reading this agreement on-line, you have the necessary hardware and software to access your eStatements. To open and view an eStatement or any other document sent by the Credit Union your computer

system must be equipped with the latest Adobe Acrobat software. You may download Adobe Acrobat for free at <http://get.adobe.com/reader/>. To retain a copy of your statements, you will need a printer attached to your computer capable of printing Web pages. To save your statements on your computer you can use the "Save" feature of your Internet software to save the pages to your hard drive or to some other media, such as a CD Rom. Your statements will be available via Online Banking, on or around the 5th business day of the month. You will be notified through your email address on file that your eStatement is available.

HISTORY

A running history of up to two years of eStatements will be stored in your Online Banking, eStatement site.

ERROR RESOLUTION

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 (734) 432-0212 with any questions or issues.

CHANGE IN TERMS

It may be necessary from time to time, to change the terms or conditions regarding your eStatement access. In the event such a change is necessary, we will display a message via email notification or through Online Banking.

EMAIL ADDRESS

If you change your email address, it is your responsibility to notify us of your new address as soon as possible to avoid delays in receiving your eStatement notification. You can update your e-mail address through Online Banking.

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.

CANCELLATION OF ESTATEMENTS

You have the right to terminate your eStatements access and receive paper statements at any time. If you wish to cancel eStatements and resume receipt of paper statements, you may do so using the link to un-enroll within Online Banking. A fee may apply for paper statements. Please see our most recent Schedule of Fees.

If you cancel receipt of eStatements and wish to resume receiving eStatements in the future, it will be necessary for you to go through the sign up process again. CVF Credit Union has the right to terminate its obligation to provide eStatements service at anytime and for any reason.