STAR COMMUNITY CREDIT UNION ELECTRONIC STATEMENT DISCLOSURE AGREEMENT

ELECTRONIC DELIVERY OF STATEMENTS AND NOTICES

By accepting the "STAR Community Credit Union Electronic Statement Disclosure Agreement", you consent and agree that STAR Community Credit Union may provide certain disclosures and notices to you in electronic form, in lieu of paper form, including electronic delivery of statement notifications (E-Statements) for your STAR Community Credit Union account. By entering into this agreement, you understand that STAR Community Credit Union will no longer be providing you with a monthly paper statement.

CONSENT FOR ELECTRONIC DELIVERY OF STATEMENTS

Your consent to receive e-Statements covers the periodic statements you are provided in connection with your STAR Community Credit Union account(s). By using e-Statements, you accept and agree to be bound by the general terms and conditions governing e-Statements, including without limitation all the terms and conditions in this Agreement. You agree to be bound by any and all laws, rules, regulations and official issuances applicable to E-Statements now existing or which may hereafter be enacted, issued or enforced, as well as such other terms and conditions governing the use of other facilities, benefits or services that STAR Community Credit Union may from time to time make available to you in connection with e-Statements.

STAR Community Credit Union has absolute discretion to make e-Statements available to you. Further, STAR Community Credit Union has the discretion from time to time and upon giving notice to you to modify, restrict, withdraw, cancel, suspend or discontinue e-Statements without giving any reason and you understand that by using e-Statements after any modification or change has been effected, you would have agreed to such modification or change.

All future statements for that account will be e-Statements which you will access through STAR Community Credit Union Online Banking to obtain, review, print, and copy/download your periodic deposit account statements.

CONSENT FOR ELECTRONIC DELIVERY OF NOTICES Your consent to receive electronic notices covers any notice or other type of communication provided to you pursuant to the terms of this Agreement. We will send all notices, attachments, and/or documents via e-mail to the last known e-mail address provided by you. You agree to notify us promptly of any change of your e-mail address.

ACCESSING YOUR E-STATEMENTS- In order to access your E-statements online, you must first establish and maintain an accurate e-mail address. Secondly, you must have a sign-on password to Online Banking. An internet connection that supports 128-bit encryption is recommended. You must have access to Adobe Acrobat Reader software (available at no charge at http://www.adobe.com) to access your E-statements, and a printer or ability to download the E-statements for your records.

SERVICE AVAILABILTY– The service providing E-statements is generally available 24 hours a day, 7 days a week, however this service may be unavailable from time to time for routine software and hardware maintenance, or due to unscheduled down time.

E-STATEMENT AVAILABILITY-Your statements will be available for viewing on our secure server, generally by the 5th business day of each month. You will be notified via e-mail that your statement is available.

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 that sixty (60) days after we sent the first statement notification on which the problem appears. You may contact us at (530) 895-1947.

CONFIDENTIALITY – You agree to protect the confidentiality of your account, account number and your personal identification number. STAR Community Credit Union will disclose information to third parties about your E-statement access only:

1. When it is necessary for completing a technical support call to our E-statement provider.
2. In order to verify the existence of conditions of your account.
3. To comply with a government agency or applicable law.

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-statements.

CANCELLATION OF E-STATEMENTS – You have the right to terminate your E-statement access and receive paper statements at any time upon delivery of written notice to STAR Community Credit Union. If you wish to cancel E-statements and resume receipt of paper statements, you must notify us by calling (530)895-1947. 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.

PARTICIPATING PARTY RIGHTS – You agree to waive and release any claims against STAR Community Credit Union arising out of or in any way related to the E-statements service except for those claims resulting solely from the negligent acts or omissions of the Credit Union. All questions regarding your E-Statement access should be directed to the Credit Union during business hour at (530) 895-1947.