

E-Statement Disclosure Agreement

ELECTRONIC DISCLOSURE AGREEMENT – Accessing your STAR Community Credit Union E-statement confirms your agreement to be bound by all disclosures and agreements and acknowledges your receipt and understanding of this agreement. By entering into this agreement, you understand that STAR Community Credit Union will no longer be providing you with a monthly paper statement. Your statements will be available by e-mail, generally on or around the 5th business day of each month for those receiving monthly statements. If you normally receive a quarterly statement, your statement will be e-mailed to you around the 5th business day in January, April, July and October. You will be notified through e-mail that your statement is available.

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 Flex Teller. 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 you records.

SERVICE AVAILABILITY – 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.

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 (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.

CHANGE IN TERMS – It may be necessary from time to time to change the terms or conditions regarding your statement access. In the event such a change is necessary, we will display a message via e-mail notification.

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.

OTHER ACCOUNT RELATED INFORMATION – We often include with your paper account statement other periodic notices that relate to account notices or regulatory information, otherwise known as statement inserts. When you agree to accept electronic statement, you also agree to receive other notices by electronic delivery.

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. STAR Community Credit Union has the right to terminate its obligation to provide E-statements service to you upon ten days of prior written notice (e-mail applicable).

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.