



## **Electronic Statement Disclosure and Agreement**

### **Electronic Delivery of Statements and Notices**

By accepting the “Holy Rosary Credit Union (HRCU) Electronic Statement (eStatement) Disclosure and Agreement”, you consent and agree that HRCU may provide certain disclosures and notices to you in electronic form, in lieu of paper form, including electronic delivery of periodic account statements, VISA credit card statements, and tax documents for your HRCU account(s).

### **Definitions**

As used in the agreement the words “we”, “our”, “us” and “HRCU” mean Holy Rosary Credit Union. “You” and “your” mean the account owner(s) authorized to receive eStatements under this agreement. “Account” or “accounts” mean your accounts at Holy Rosary Credit Union.

### **Consent to Electronic Delivery of Account Statements**

When you sign up for e-Statements, you agree to receive your periodic account statements online through our online banking service. Your electronic statement(s) will contain the same content as the paper version you have been receiving, which includes account balances, transaction activity, funds, year-to-date dividends and interest, and error notification procedures. By receiving eStatements, you accept and agree to be bound by the general terms and conditions governing eStatements, including without limitation all the terms and conditions in this agreement.

HRCU has absolute discretion to make eStatements available to you. Further, HRCU has the discretion from time to time and upon giving notice to you to modify, restrict, withdraw, cancel, suspend, or discontinue eStatements without giving any reason and you understand that by continuing to use eStatements after any modification or change has been in effect, you would have agreed to such modification or change.

### **Consent to Electronic Delivery of Notices and Disclosures**

Your consent also covers disclosures that are required with your account statement including but not limited to the annual HRCU Privacy Notice, the Error Resolution Notice required by the Electronic Funds Transfer Act, as well as marketing information on products and/or promotions that HRCU may provide to you electronically.

## **System Requirements:**

In order to access and retain eStatements you will need an electronic device with an internet connection, a web browser that supports 128-bit encryption (for maximum performance, we recommend that you use the latest version of Chrome, Edge, Safari or Firefox), a current version of Adobe Reader to open the documents in pdf format, and either adequate storage space to save or an installed printer to print them.

## **HRCU eStatement Enrollment Process:**

You must enroll each membership for which you wish to access eStatements. To enroll your account(s) for eStatements simply log in to HRCU's Digital Banking or Mobile Banking, navigate to the Dashboard, and then to eDocs. Once enrolled, that same process can be followed to unenroll.

## **Retrieving Your Statement**

Once enrolled, your eStatement will be available for your review on the first business day of each month. You will receive an email informing you that your statement is ready for you to review.

You can access your eStatement by navigating to the eDocs area in the Dashboard located within HRCU's Digital Banking and Mobile Banking. Twenty-Four (24) months of eStatements will be available to view. If you wish to retain them longer then you should download them sometime during the twenty-four (24) months. You may also wish to print the eStatements. In addition to periodic account statements, HRCU VISA statements, and annual tax documents will be made available electronically. HRCU has the discretion, without giving any reason or notice, to reject any of your requests for enrollment in the eStatement service.

There are no fees or account restrictions for using eStatements. Please note, if you request an additional paper copy from HRCU, applicable statement copy fees will be assessed per our current Fee Schedule.

## **Duty to Review Periodic Statements**

Your eStatement will be available for your review on the first day of every month. You agree to promptly review your eStatement and accompanying items and notify us immediately, of any error, unauthorized transaction, or any other irregularity. You have thirty (30) days from the date we make the statement available to you to notify us of any errors and in the case of an Electronic Funds Transfer you have sixty (60) days from the date we make the statement available to you. If you choose to communicate with us through email, please only do so through our secure email channel located within our Digital Banking or Mobile Banking Platform. If you do not notify us within these timeframes, you shall be deemed conclusively to have accepted all matters contained in the eStatement to be true, accurate, and correct in all respects.

## **Change of Mailing Address, Email Address, and Other Information**

You agree to notify us immediately of any change in your mailing address, email address or other particulars relevant to this Agreement. Note that you must provide us with an email address to use our eStatement service.

## **Joint Accounts**

If your HRCU account is owned jointly with another person, either one of you may consent to receive electronic disclosures and eStatements and that person's election to access eStatements shall apply to both of you.

## **Security**

You agree that HRCU shall not be liable if you are unable to gain access to the website or HRCU system from time to time. You understand that some or all the eStatement services and/or other HRCU system services may not be available at certain times due to maintenance and /or computer, communication, electrical or network failure or any other causes beyond HRCU's control.

You understand the importance of your role in preventing misuse of your accounts and you agree to promptly examine your e-Statement for each of your HRCU accounts as soon as you can access it. You agree to protect the confidentiality of your account and account number and your personal identification information. You agree not to disclose the logon or password to anyone not authorized by you to view and access your account. You understand that in providing this information to a third party, you are granting that party the same rights to access your account as you yourself have through internet banking along with the right to view your periodic statement which will include your account balances and history. HRCU will not accept responsibility for any resulting losses you incur. To help protect your personal information, we recommend that you install firewalls, anti-virus, and spyware protection software, (and update as required) on your computer. We also recommend that you update your operating system and browser application on a periodic basis to better protect your computer and online banking sessions.

## **Our Right to Terminate**

You agree that we can terminate your eStatements and revert to printed mailed statements for any reason at any time.

## **Exclusions of Warranties**

This service and related documentation are provided "as is": without any warranty of any particular kind either expressed or implied.

## **Requesting a Paper Copy of Your Account Statement**

You can request a paper copy of your account statement by calling us at (603)332-6840 or toll-free at 1-877-895-6840. A statement copy fee may apply (see current Fee Schedule).

## **Communications between HRCU and You**

You can use email to communicate with HRCU. Please only use our secure email channel located within our Digital Banking and Mobile Banking Platforms. Email is not available to initiate transactions on your accounts. Since we may not receive it immediately, you should not rely on email if you need to communicate with us in an urgent manner (e.g., to report an unauthorized transaction). If you need to contact us immediately, you can call us at (603)332-6840 or toll-free at 1-877-895-6840 during our posted business hours.