



e-STATEMENT USER AGREEMENT

Definitions

As used in this Agreement, the words “we”, “our”, “us” mean Ascentra Credit Union. “You” and “your” refer to the accountholder authorized by Ascentra Credit Union to receive electronic delivery of periodic account statements “e-Statements” under this Agreement. “Account” or “Accounts” mean your accounts at Ascentra Credit Union.

Agreement

This Agreement is a contract that establishes the terms covering the electronic delivery of your periodic account statements (“e-Statements”) for your accounts at Ascentra Credit Union. By entering into this Agreement, you accept all the terms and conditions contained herein. Please read it carefully. This agreement can be viewed at anytime after you have logged into your account online.

If you sign up to receive e-Statements, the terms and conditions of the Membership Account Agreement and disclosures for each of your Ascentra Credit Union accounts, as well as your other agreements with Ascentra Credit Union such as loans, continue to apply.

Consent to Electronic Delivery of Account Statements (e-Statements)

When you sign up for e-Statements, you agree to receive your periodic account statements online through our e-Statement service. You will no longer receive a paper copy of your statement. Your electronic statements will contain the same content as the paper version you have been receiving, which includes: account balances, transaction activity, electronic funds transfer information, year-to-date interest, and error notification procedures. The choice (paper or e-Statements) that is recorded on our system on the day the statement is generated will be the only method used to deliver that month’s statement.

When you sign up for e-Statements, you also agree to receive online through our e-Statement service any notices, disclosures, promotional materials, newsletters and other such items normally included with the paper version of your periodic statement.

When you sign up for e-Statements, you agree to provide a valid email address. You also agree to provide the credit union a notice of any changes to your email address. You may change your email address by accessing the “Preferences” button while logged into your account.

Security

You understand the importance of your role in preventing misuse of your accounts and you agree to promptly examine your e-Statements for each of your accounts as soon as you receive it. You agree to protect the confidentiality of your account and account number, and your personal identification number and/or password. You understand that personal identification by itself, or together with information related to your account, may allow unauthorized access to your account. For security and privacy reasons, data transferred via e-Statements is encrypted.

Periodic Statements

We will send an email to the address you specify to advise you when your e-Statement is available.

Your e-statement will become available on the Online Account Access site incrementally each month after you enroll for the service. e-Statements will be available for a minimum of 36 months. If you wish to retain them longer, you should download them sometime during the 36 months. You may also wish to print the statements. There are no special equipment requirements; your current printer is all you need.

There are no fees or account restrictions for using e-Statements. Additionally, you have unlimited access to your active statements via e-Statements. Please note, you may request an additional paper copy from us, applicable statement copy fees will be assessed per our current Schedule of Fees.

Hardware and Software Requirements

To access and retain copies of your online combined monthly statement or other notices, you must have a computer with Internet access and a supported browser such as Internet Explorer, Netscape, Safari, and FireFox.

Exclusion of Warranties

This service and related documentation are provided "as is" without any warranty of any particular kind either expressed or implied, including, but not limited to the implied warranties of merchantability and fitness for particular purpose.

Alterations and Amendments

The terms of this Agreement, applicable fees, and service charges may be altered or amended by us from time to time. In such event, we shall send notice to you at your address as it appears on our records. Any continuation of the service after we send you a notice of change will constitute your agreement to such change(s). Further, Ascentra Credit Union may, from time to time, revise or update the program, services, and/or related material(s) rendering prior versions obsolete. Consequently, we reserve the right to terminate this Agreement as to all such prior versions of the Ascentra Credit Union programs, services, and/or related material(s) and to limit access to more recent versions and updates.

Your Right to Terminate

You may withdraw your consent to receive e-Statements at anytime by contacting a credit union representative. Please be aware that the credit union may offer account discounts or benefits that are only given to accounts enrolled in e-Statements and if you terminate e-Statements it could affect discounts or benefits you may be receiving. After you withdraw your consent to receive e-Statements it may take up to thirty (30) days from receipt of your cancellation to receive your next monthly printed mailed statement, with all subsequent printed and mailed statements arriving thereafter as required.

Our Right to Terminate

You agree that we can terminate your e-Statements and revert to printed mailed statements for any reason at any time. For example, if the email address you provide to us is, or becomes invalid we will terminate your e-Statements and revert to printed mailed statements.

Assignment

You may not assign this Agreement to any other party. Ascentra Credit Union may assign this Agreement to any present or future, directly or indirectly, affiliated company. We may also assign or delegate certain of its rights and responsibilities under this Agreement to independent contractors or other third parties.

No Waiver

Ascentra Credit Union shall not be deemed to have waived any of its rights or remedies hereunder unless such waiver is in writing and signed by us. No delay or omission on the part of Ascentra Credit Union in exercising any right or remedy shall operate as a waiver of such right or remedy or any other rights or remedies. A waiver on any particular occasion shall not be construed as a bar or waiver of any rights or remedies on future occasions.

Captions

The captions of sections hereof are for convenience only and shall not control or affect the meaning or construction of any of the provisions of this Agreement.

Governing Law

The laws of the State of Iowa and applicable Federal laws and regulations shall govern this Agreement.

Communications between Credit Union and You

If you have any questions regarding your e-Statements access, please email us at info@ascentra.org (do not include personal information such as your account number or Social Security number in your email) or, you may call us at 1-563-355-0152 or 1-800-426-5241 Ext. 0 or you may write to: Ascentra Credit Union, P.O. Box 1107, Bettendorf, IA , 52722

By enrolling in and utilizing eStatements you are stating that you have read, understand, and agree to the contents and terms of the agreement.