

OMAHA FIREFIGHTERS CREDIT UNION

4630 S 143 ST

OMAHA, NE 68137

402-894-2646

402-894-2646 (FAX)

1-800-850-8611

ELECTRONIC STATEMENT DISCLOSURE

This Agreement governs the e-Statement service provided by Omaha Firefighters Credit Union. Please read it carefully. In the Agreement, the words "we", "us", "our" and "Credit Union" refer to Omaha Firefighters Credit Union. The word "service" refers to the e-Statement service as defined below.

The Credit Union provides you with monthly and/or quarterly statements of your account(s) at the Credit Union. These statements include certain disclosures required by Federal and State regulators. The Credit Union will provide you with your statements, with applicable disclosures, electronically in accordance with the provisions of this Agreement. The Statements and disclosures provided to you electronically are called "e-Statement". The "e-Statement service" means the services the Credit Union provides to you under this agreement.

You acknowledge receipt of this Agreement and agree to be bound by all terms and conditions contained herein. You further agree to follow all instructions provided to you in connections with the service. The terms and conditions included in this Agreement are in addition to the terms and conditions of any and all other account or loan agreements you may have with the Credit Union, including all disclosures made in pursuant to such agreements. You agree to abide by any terms and conditions that may be added to this Agreement because of future enhancements to the service.

The Service. Using your personal computer, Virtual Branch and designated username and password, you can access your statements 24 hours per day, 7 days per week, as long as your Credit Union offers the service. When you receive your statement, please review it carefully and either print or save the file for your records.

Your Rights Under the Law.

- **Withdrawals of Consent.** You have the right to withdraw your consent to have your statements provided in electronic form. To withdraw consent, you need to go to Virtual Branch- Self Service- E-Statements- Maintain. You may also change this option by contacting the Credit Union.
- **Duration of Consent.** Your consent to have your statements provided electronically applies for each statement provided after we received your consent and will continue until you withdraw your consent in accordance with this Agreement.
- **Accurate and Updated Information.** In order to obtain your statements electronically, you must provide the Credit Union with an accurate e-mail address. If the e-mail address you provide is not accurate, the Credit Union assumes no liability for sending the statement notification to such address. If the e-mail address you provide is not deliverable, the Credit Union will attempt to contact you for a new address. If you cannot be contacted, the Credit Union will provide your statement via U.S. mail according to the Credit Union's records.

If you change your e-mail address, you must provide us with your new address. You must also provide us with updated information any time that information is needed to provide your statements electronically. To provide an updated (new) e-mail address or other information, you must either submit a "Change e-statement Option" form, or contact the Credit Union at least three (3) business days prior to the last day of the month.

Hardware and Software Requirements. The following hardware and software are required for access to and retention of your statements electronically.

- Acrobat 10.0 or higher
- Windows XP or higher

The following browsers are supported:

- Netscape 9.0.0.5 and above
- Internet Explorer 7.0 or above
- Macintosh OS 10.6.4 or higher
- The standard TCP/IP internet service connection with a Web browser that utilizes 128-bit encryption.

If the hardware or software requirements needed to access and retain your statements change, the Credit Union will provide you with a statement of the revised hardware or software requirements. In the event of such change, you will have the right to withdraw consent to receive your statements electronically without the imposition of any fees for the withdrawal and without imposition of any other conditions or consequences.

Amendments. The Credit Union may amend this Agreement at any time. You will receive notice of any such amendments in accordance with applicable law.