



Electronic Statement (e-statement) Disclosure Agreement

Electronic Delivery of Statements and Notices

By accepting the MVCU Credit Union Electronic Statement (e-statement) Disclosure Agreement, you consent and agree Maumee Valley Credit Union may provide certain disclosures and notices to you in electronic form, in lieu of paper form, including electronic delivery of statements for your deposit account.

Definitions

As used in this Agreement, the words “we”, “our”, “us” and Credit Union mean Maumee Valley Credit Union. And “you” and “your” mean the account owner(s) authorized to receive e-statements under this agreement. “Account” or “accounts” mean your deposit account at Maumee Valley Credit Union. “Business days” means Monday thru Friday excluding Federal holidays.

Scope of consent for Electronic Delivery of Statements

Your consent to receive e-statements covers the periodic statements you are provided in connection with your MVCU deposit account(s). Your consent also covers disclosures that are required with your account statements, including but not limited to:

- The Error Resolution Notice required by the Electronic Fund Transfer Act
- Marketing information on products and/or
- Annual Electronic Funds Transfer notice
- Annual Privacy Policy
- Regularly scheduled account statements
- Change-in-terms information for your account
- Notices of activity on your account such as NSF items, overdraft status, returned items
- Other disclosures we may be required to provide

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 Maumee Valley Credit Union may from time to time make available to you in connection with e-statements.

MVCU has absolute discretion to make e-statements available to you. Further, we have 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 modifications or change has been

effected, you would have agreed to such modification or change.

You understand that after receiving your first e-statement, MVCU will discontinue mailing paper statements. All future statements for your account will be e-statements which you will access through Online Banking site, to obtain, review, print, your statements. Each month we will send an email notice to you advising you of the availability of your e-statement. Your electronic statement will be available for viewing for a period of 12 months from the applicable statement date.

Scope of Consent for Electronic Delivery of Notice

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, 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.

E-Statement Procedures

You must enroll each of your deposit account(s) for which you want to access e-statements. To enroll your account(s) for e-statement access, simply log in to MVCU's online banking site and click on the statement tab.

Your e-statement for your current statement cycle should be available for viewing the business day after your statement date. You will receive an automated notification email shortly after the end of each statement period informing you that your e-statement is ready for viewing. In order to access your e-statements, you must log into Online banking and select the statement tab, then select the statement that you wish to view. MVCU has the absolute discretion, without giving any reason or notice, to reject any of your requests for enrollment for the e-statement service.

Duty to Review Periodic Statements

You must promptly access/review your e-statements and notify us in writing immediately of any error, unauthorized transaction, or any other irregularity. If you do not immediately report to any non-receipt of e-statements or any error, irregularity, discrepancies, claims or unauthorized debits or items, you shall be deemed conclusively to have accepted all matters contained in the e-statements 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. To notify us of your mailing address change, please send in writing to Maumee Valley Credit Union, 28 Fearing Blvd N., Toledo, OH 43607 or fax us at 419.381.9784. Your e-mail address can be changed within

our Online banking site by clicking on the “services” tab. **Note: you must provide us with an email address in order to use the s-statement service. **