

e-Statement Federal Disclosure

I agree to electronic delivery of my Western Sun Federal Credit Union (WSFCU) account statements online (e-Statements) rather than a monthly/quarterly account statement. I agree to accept this disclosure online rather than a paper disclosure.

As used in this Agreement, the words “we”, “our”, “us”, “WSFCU” or “Credit Union” means Western Sun Federal Credit Union. “You” and “your” mean the account owner(s) authorized to receive e-Statements under this Agreement. “Account” or “accounts” mean your share accounts at WSFCU. “Business days” means Monday through Friday, excluding Federal holidays.

Statements are maintained and may be viewed for at least thirteen (13) months up to the current date. We will notify you in advance if archival periods are to change. You may order a printed copy of any statement at any time at a cost of \$3.00 per statement.

By agreeing to accept e-Statements, you agree to the following disclosure:

1. You will now receive your Western Sun Federal Credit Union account statements electronically. **Your consent to receive e-Statements covers the periodic statements you are provided in connection with your 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.** This election, which can be changed at any time, means that you will no longer receive a paper copy of your statement. You will be notified by e-mail when your electronic statement is available to be viewed through our web site. You DO NOT have to enroll monthly after you receive your statement.
2. **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 benefits or services the Credit Union may from time to time make available to you in connection with e-Statements.**
3. **WSFCU has 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 modification or change has been effectuated, you agree to such modification or change.**
4. The password, referred to as your PIN, should be kept confidential.
5. It is your responsibility to notify us immediately if you move or change your home address and your e-mail address. If the e-mail notice is returned to WSFCU as undeliverable, WSFCU is required to automatically discontinue electronic statement delivery and return to paper statement delivery. We reserve the right to cancel electronic delivery and resume sending paper statements at any time.
6. In the event you want to discontinue this service, you must contact the credit union in writing at: Western Sun Federal Credit Union, 4620 W. Kenosha, Broken Arrow, OK 74012 or email us at memberservices@wsfcu.com.
7. WSFCU does not charge for accessing your accounts electronically. We reserve the right to impose/change the fee amount after providing thirty (30) days notice. Your internet provider (ISP) may charge a fee to access the internet via its server. We do not have any control over ISP related fees.
8. **You must promptly access/review your e-Statement and any accompanying items and notify us in writing immediately of any error, unauthorized transaction, or any other**

irregularity. If you allow someone else to access your statement, you are still fully responsible to review the statement for any errors, unauthorized transactions, or any other irregularities. Any applicable time periods within which you must notify us of any errors on your account statement(s) shall begin on the e-Statement email notification date regardless of when you access and/or review your e-Statement. If you do not immediately report to the Credit Union 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. You agree to review the annual billing rights statement and Billing Error Resolution at least annually.

9. If your account(s) is owned jointly with another person, either party may consent to receive electronic disclosures and e-Statements and that person's election to access e-Statements shall apply to both of you. WSFCU will automatically turn off the paper statement for that account after the first e-Statement has been made available.
10. The Credit Union does not warrant the security or confidentiality of any information transmitted through any applicable Internet service provider, information/communication network service provider, network system or such other equivalent system in any jurisdiction via e-Statements. You agree that you shall not disassemble, decompile, copy, modify or reverse engineer any Credit Union proprietary software or allow anyone else to do so.
11. By applying to have statements sent to me electronically, I confirm I have read and agree to the terms of the e-Statement Disclosure and confirm I would like to receive e-Statement delivery. I understand that for statements I receive by e-Statement delivery, I will no longer receive a periodic statement sent by U.S. Mail.

System Requirements:

- Internet Browser
- Adobe Acrobat Reader Version 7.0 or higher

Updated 5/18/2017