

Dubois-Pike Federal Credit Union

Electronic Statement (eStatement) Consent Agreement

Please read this information carefully and print a copy and/or retain this information for your records.

This Agreement is between Dubois-Pike Federal Credit Union (hereinafter referred to as “we, us, our, or DPFCU”), and each participating member of DPFCU’s eStatement program, together with any person who is authorized by a member to use or access this service (hereinafter referred to as “you, your or yours”).

eStatement Access: By consenting to this agreement, you agree that DPFCU will deliver your account statements electronically. You agree that it is your responsibility to ensure that the electronic statements cannot be intercepted or viewed by others. DPFCU will not be liable for any authorized or unauthorized access to your personal computer or your passwords.

By accessing your online periodic statements you will be able to view your account and transaction activity for your deposit and loan accounts, electronic funds transfer transactions, periodic notice of billing error rights under federal Regulations Z and E, and DPFCU newsletters and/or notices which may contain important legal notices that affect you and your account(s). Online Banking (and thus, eStatements) is generally available 24 hours a day, seven days a week. However, service may be unavailable from time to time for routine software and hardware maintenance or due to unscheduled down time.

Access Requirements: You must have access to a device that can access the internet. It is your sole responsibility to ensure your personal computer and related equipment are compatible with and capable of operating in a manner that allows you to utilize the eStatement service. If you cannot meet the requirements for any reason, you have the right to withdraw your consent at any time. Withdrawing your consent will terminate your eStatement service.

Right to Receive Paper Statements: Although you have elected electronic delivery, you do have a right to receive a paper copy of your periodic statement. To request a copy, please contact us at Dubois-Pike Federal Credit Union at 812-634-9278 or write to: Dubois-Pike Federal Credit Union, 650 W. 2nd Street, P.O. Box 841, Jasper, IN 47547-0841. The list of fees applicable to your account(s) provided elsewhere may specify additional fees that we may charge for requests to receive an account statement in paper form.

Electronic “Signature” Agreement & Security: You agree that your use of a keypad, mouse or other device to select an item, button, icon or similar act/action, or to otherwise provide Dubois-Pike Federal Credit Union instructions while participating in our eStatement program; or in accessing or making any transaction regarding any agreement as if actually signing by you in writing. Further, you agree that no certification authority or other third party verification is necessary to validate your electronic signature; and that the lack of such certification or third party verification will not in any way affect the enforceability of your signature or any resulting contract between you and DPFCU. You agree and acknowledge to keep your login credentials and identification data confidential, and you will immediately notify DPFCU should you believe an unauthorized person has electronically accessed your account(s).

E-mail Address Required – Your email address is required to participate in our eStatement delivery program. We will send you an email notification at your last email address of record when your online

statement is available. You agree to accept responsibility for notifying us if your email address changes. The email address change can be made through Online Banking or by calling DPFCU at 812-634-9278.

Notification of Statement Availability: Your online statements will remain accessible through online banking for at least 36 months.

Authorization Consent: By agreeing to the terms and conditions of this consent, you represent that you are authorized to enter into this consent agreement for all persons who own or are authorized to access any of your accounts, and that such persons will be bound by the terms of this agreement.

E-mail Communications: You acknowledge and agree that the Internet is considered inherently insecure. Therefore, you agree that we have no liability to you whatsoever for any loss, claim or damages arising or in any way related to our response(s) to any email or other electronic communication that we, in good faith, believe you have submitted to us. We have no duty to investigate the validity or to verify any email or other electronic communication; and may respond to any email at either the address provided with the communication, the email address that we have on file, or any other application or written communication actually received by us. You understand that you have no expectation of privacy if you transfer or share any statement electronically to another person or entity using the World Wide Web. You further agree to release DPFCU from any liability if the information is intercepted or viewed by unauthorized parties at your employer or any other email address you have provided. Although we have no obligation to do so, we reserve the right to require authentication of emails or electronic communications. The decision to require authentication is at the sole discretion of Dubois-Pike Federal Credit Union. We will have no obligation, liability or responsibility to you or any other person or company if we do not act upon or follow any instruction to us if a communication cannot be authenticated to our satisfaction.

Governing Law: This agreement, including the validity of any signatures or consents, any claim or disputes arising hereunder shall be construed in accordance with and governed by the Laws of the State of Indiana. I have read and agree to the terms of the Email Statement Disclosure and I would like to receive eStatement delivery. I understand that I will not receive a periodic statement sent by U.S. Mail for this account.