

UNITED NORTHWEST FEDERAL CREDIT UNION

ELECTRONIC STATEMENT ("E-Statement") CONSENT AGREEMENT

This Agreement is between United Northwest Federal Credit Union (hereinafter "we, us, our or Credit Union"), and each participating member of the Credit Union's E-Statement program, together with any person who is authorized by a member to use or access this service (hereinafter referred together as "you, your or yours").

E-Statement Access. In order to access your E-Statement online, you must have an active Home Banking service established with the Credit Union. Once that is established, you may log on to our home banking site via the Internet, use your password to access your account, and click on the Statement icon. The home banking service 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 computer with Google Chrome version 58 or higher, Internet Explorer version 10 or higher, or Mozilla Firefox version 51 or higher, as well as a compatible printer and stable internet connection. We cannot guarantee proper operation while using the Home Banking service with any other internet browser. We also recommend using a monitor resolution set at 800x600 or higher. Adobe Acrobat Reader may be required to access supporting documents or promotional materials.

If there is a change in the hardware/software requirements associated with this service, we will notify you and provide an explanation of the updated hardware/software requirements. It is your sole responsibility to insure your personal computer and related equipment are compatible with and capable of operating in a manner that allows you to utilize the E-Statement Service.

Right to Receive Paper Statements. Once you enroll in this voluntary program, your paper statement will no longer be sent to you. Although you have elected electronic delivery, you do have a right to receive a paper copy of your periodic statement. To request a copy of your periodic statement please telephone us at 1(785) 877-5191, or write to: United Northwest Federal Credit Union, P.O. Box 176, Norton, KS 67654.

Right to Withdraw Consent. You have the right to withdraw your consent to receive electronic statements at any time. To do so, telephone us at (785) 877-5191 or write to: United Northwest Federal Credit Union, P.O. Box 176, Norton, KS 67654. Please note, should you decide to revoke your consent to receive electronic statements, your Share Draft account(s) will no longer be exempt from our monthly maintenance fee.

E-Mail Address Required-Notification of Statement Availability. Your e-mail address is required to participate in our E-Statement delivery program. We will send you an e-mail notification at your last e-mail address of record when your online statement is available. You agree to accept responsibility for notifying us if your e-mail address changes. Your online statements will remain accessible on our web site for at least six (6) months

Contractual Agreements/Modification. This electronic consent supplements and modifies other agreements that you may have with the Credit Union. To the extent that this consent and another agreement contain conflicting provisions, this consent will govern the delivery of electronic disclosures and statements, but all other contractual obligations of the parties remain subject to the terms of any other agreements. **For example, you will still be required to review any account statements you receive and notify the Credit Union within established time periods if there are any errors on your statement.**

Authorization Consent. By agreeing to the terms and conditions of this consent, you represent that you are authorized to enter into this consent 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 consent.

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 e-mail 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 e-mail or other electronic communication; and may respond to any e-mail at either the address provided with the communication, the e-mail address in your Membership Account Agreement, or any other application or written communication actually received by us. Although we have no obligation to do so, we reserve the right to require authentication of e-mails or electronic communications. The decision to require authentication is at the sole discretion of the 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 Kansas.