



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 Online Banking service established with the Credit Union. Once that is established, you may log on to our online banking site via the Internet or Mobile App, use your secure login information (multifactor authentication includes password, security picture, and security questions) and click on Statements + Documents under the Menu.

The online 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 a computer or mobile device that can access the internet, an email address, Internet service, and a printer for printing or computer storage (such as a hard drive or thumb drive) for saving documents. Our services will support at least the current and immediately prior version or release of major internet browsers such as Internet Explorer, Chrome, Firefox, and Safari. Adobe Reader may be required to access supporting documents or promotional materials. Your operating system must adequately support these requirements.

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 device 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 contact via mail or phone at:

**United Northwest Federal Credit Union**

**PO BOX 176**

**Norton, KS 67654**

**(785) 877-5191 Phone**

**(785) 874-5192 Fax**

**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 known e-mail address 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 website 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.