

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 Netscape Navigator® 4.0, Microsoft Internet Explorer® 4.0 (MAC Users 5.0) or higher and a compatible printer. We do not recommend using America Online and cannot guarantee proper operation while using the Home Banking service. 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: Credit Union, P.O. Box 176, Norton, Ks 67654.

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.*