



The West Tennessee Credit Union
2521 Fite Road
Memphis, TN 38127
(901) 358-3796

Electronic Disclosure Agreement

By accepting the “The West Tennessee Credit Union Electronic Disclosure Agreement”, you consent and agree that WTNCU may provide certain disclosures and notices to you in electronic form, in lieu of paper form, including, but not limited to, electronic delivery of statements (e-Statements), notices, letters, Newsletters, etc. for your WTNCU account(s). You are responsible for providing us with updated information that we need to contact you electronically, including any change in your email address. You will receive an email notification when your statement(s), notices, etc. are available. You may withdraw consent for electronic delivery of statements, notices, etc. at any time. To withdraw consent and request that future statements, notices, etc. be provided as a paper document delivered via USPS at your address as reflected on our records, contact WTNCU at (901) 358-3796 or stop by the branch located at 2521 Fite Road, Memphis, TN 38127 to change the delivery method.

I AGREE: You are agreeing to the e-Statement Agreement and Disclosure Statement and confirm that you have received a copy. Please read the e-Statement Agreement and Disclosure Statement provided below before confirming agreement. WTNCU Electronic statement(s)/Notice(s) Disclosure and Agreement. This Electronic Share/Share Draft Account Statement Disclosure and Agreement “Agreement” is made between you and WTNCU and

provides your request and consent to receive statements, notices and documents for your WTNCU account(s) by electronic delivery. These electronic statements, notices and documents are called e-Statements. This Agreement is in addition to the terms and conditions described in the WTNCU Online Banking Agreement and Disclosure Statement and Electronic Funds Transfer Act Disclosure and corresponding Fee Schedule. ELIGIBILITY FOR E-STATEMENTS. You must be enrolled in our online banking product to sign up for and view e-Statements. All account types for which the Credit Union generates periodic statements are eligible for e-Statements. MULTIPLE ONLINE IDs. E-statements can only be set up for an account under one online banking ID. If you wish for your e-Statements notifications to be received by more than one person for an account then that party must be set up. ACCESSING YOUR E-STATEMENTS. You will receive an email notification when your e-Statement or Notice is available. Your statements and notices will be in pdf format and sent as an attachment in the email. You will need to ensure that your computer software meets the following system requirements in order to view, print and/or save your e-Statements. *For all internet browsers such as Internet Explorer, Firefox, Safari, etc, you will need the latest version OR the previous version *You will also need the latest version of Adobe PDF Reader. You will continue to have the option to request paper statements, for which fees may apply; please refer to the applicable account agreement and disclosures for details. If you wish to receive a paper copy of a disclosure or other information presented to you electronically you can contact us by phone (901) 358-3796 or by writing us at WTNCU, 2521 Fite Road, Memphis, TN 38127.

We will use our best efforts to deliver your e-Statements in a timely manner and in accordance with any applicable time required by law. However, we shall incur no liability if we are unable to deliver your e-Statements because of the existence

of any one or more of the following circumstances:

- Our website or WTNCU online banking is not working properly and you know or have been advised by us of the malfunction; or
- Circumstances beyond our control (such as, but not limited to, fire, flood, interruption in telephone service or other communication lines, interference from an outside force, legal restriction or delays in mail service) prevent proper delivery and we have taken reasonable precautions to avoid those circumstances.

DUTY TO REVIEW PERIODIC STATEMENTS. You must promptly access/review your e-Statements and any accompanying items and notify us in writing as soon as possible for any error, unauthorized transaction, or any other irregularity. If you allow someone else to access your e-Statement, you are still fully responsible to review the e-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 notification date regardless of when you access and/or review your e-Statement. If you do not report to WTNCU any non-receipt of e-Statements or any errors, irregularities, discrepancies, claims or unauthorized debits or items, as soon as possible, you shall be deemed conclusively to have accepted all matters contained in the e-Statements to be true, accurate and correct in all respects. All e-Statements for the registered account will be accessed through WTNCU's online banking. Each statement cycle, we will send an email notice to you advising you of the availability of your eStatement. You eStatement will be available for viewing from the applicable statement date. **EMAIL ADDRESS MAINTENANCE.** It is your responsibility to notify us if you change your email address. You may update your email address by notifying us

at (901) 358-3796 or writing us at WTNCU, 2521 Fite Road, Memphis, TN 38127.

CHANGE STATEMENT DELIVERY METHOD. At any time and at no charge, you can change the way we send you e-Statements by notifying us (901) 358-3796 or writing us at WTNCU, 2521 Fite Road, Memphis, TN 38127. **CHANGES AND/OR TERMINATION.** Except as otherwise required by law, rule or regulation, we may change the terms of this Agreement at any time. When changes are made we will update this Agreement on WTNCU Online Banking. WTNCU Online Banking will be updated on the effective date, unless and immediate change is necessary to maintain the security of the system or unless a law, rule or regulation requires that it be updated at an earlier time. If such change is made, and it can't be disclosed without jeopardizing the security of the system, this Agreement will be updated within thirty (30) days after the change. You will be notified as soon as possible when any changes are made materially affect your rights. As always, you may choose to decline changes to this Agreement by un-enrolling in the e-Statements service. Your continued enrollment in the e-Statements services is your acceptance to the Agreement. Changes to fees or terms applicable to eligible accounts are governed by the Agreement otherwise governing the applicable account. It is your responsibility to review this Agreement including WTNCU's Privacy Policy from time to time to be aware of any such changes. Further, WTNCU has the discretion from time to time and upon giving notice to you to modify, restrict, withdraw, cancel, suspend or discontinue eStatements without giving any reason and you understand that by using eStatements after any modification or change has been effected, you would have agreed to such modification or change. If you have questions or require assistance, please contact us by phone at (901)

358-3796 or email, wtncu.org.

Revised April 30, 2015