



**HRCU**  
*Better, Not Bigger Banking®*

Celebrating **60** Years

## **Electronic Statement ( e-Statement ) Disclosure Agreement**

### **Electronic Delivery of Statements and Notices**

By accepting the “Holy Rosary Credit Union Electronic Statement ( e-Statement ) Disclosure Agreement”, you consent and agree that Holy Rosary Credit Union (HRCU) may provide certain disclosures and notices to you in electronic form, in lieu of paper form, including electronic delivery of statements ( e-Statements ) for your HRCU account(s).

### **Definitions**

As used in the agreement the words “we”, “our”, “us” and “HRCU” mean Holy Rosary Credit Union. “You and “your” mean the account owner(s) authorized to receive e-Statements under this agreement. “Account” or “accounts” mean your accounts at Holy Rosary Credit Union.

### **Consent to Electronic Delivery of Account Statements**

When you sign up for e-Statements, you agree to receive your periodic account statements online through our online banking service. Your electronic statement(s) will contain the same content as the paper version you have been receiving, which includes: account balances, transaction activity, funds, year-to-date dividends and interest, and error notification procedures. By receiving e-Statements, you accept and agree to be bound by the general terms and conditions governing e-Statements, including without limitation all the terms and conditions in this agreement.

HRCU has absolute discretion to make e-Statements available to you. Further, HRCU has the discretion from time to time and upon giving notice to you to modify, restrict, withdraw, cancel, suspend, or discontinue e-Statements without giving any reason and you understand that by using e-Statements after any modification or change has been effected, you would have agreed to such modification or change.

### **Consent to Electronic Delivery of Notices and Disclosures**

Your consent also covers disclosures that are required with your account statement including but not limited to the annual HRCU Privacy Notice, the Error Resolution Notice required by the Electronic Funds Transfer Act, as well as marketing information on products and/or promotions that HRCU may provide to you electronically.

### **HRCU e-Statement Procedures**

#### **Enrollment Process**

You must enroll each membership for which you wish to access e-Statements. To enroll your account(s) for e-Statements simply log in to HRCU’s Online Banking service, and click on the e-Statement tab.

#### **Retrieving Your Statement**

Once enrolled, your e-Statement will be available for your review on the first business day of each month. You will receive an email informing you that your statement is ready for you to review.

You can access your e-Statement by clicking on the e-Statement tab located within HRCU’s Online Banking. Each e-Statement will have a link titled Regular Statement mm/dd/yyyy. Twelve (12) months of e-Statements will be available to view. If you wish to retain them longer then you should download them sometime during the twelve (12) months. You may also wish to print the e-Statements. Links will also be provided for additional notices and/or disclosures. HRCU has the discretion, without giving any reason or notice, to reject any of your requests for enrollment in the e-Statement service.

### **Duty to Review Periodic Statements**

Your e-Statement will be available for your review on the first business day of every month. You agree to promptly review your e-Statement and accompanying items and notify us in writing immediately, of any error, unauthorized transaction, or any other irregularity. You have thirty (30) days from the date we make the statement available to you to notify us of any errors and in the case of an Electronic Funds Transfer you have sixty (60) days from the date we make the statement available to you. If you choose to communicate with us through email please only do so through our secure email channel located within our Online Banking Platform. If you do not notify us within these timeframes, you shall be deemed conclusively to have accepted all matters contained in the e-Statement to be true, accurate, and correct in all respects.

### **Change of Mailing Address, Email Address, and Other Information**

You agree to notify us immediately of any change in your mailing address, email address or other particulars relevant to this Agreement. Note that you must provide us with an email address in order to use our e-Statement service.

### **Joint Accounts**

If your HRCU account is owned jointly with another person, either one of you may consent to receive electronic disclosures and e-Statements and that person's election to access e-Statements shall apply to both of you.

### **Security**

You agree that HRCU shall not be liable if you are unable to gain access to the website or HRCU system from time to time. You understand that some or all of the e-Statements services and/or other HRCU system services may not be available at certain times due to maintenance and /or computer, communication, electrical or network failure or any other causes beyond HRCU's control.

You understand the importance of your role in preventing misuse of your accounts and you agree to promptly examine your e-Statement for each of your HRCU accounts as soon as you can access it. You agree to protect the confidentiality of your account and account number and your personal identification information. In order to help protect your personal information, we recommend that you install firewalls, anti-virus, and spyware protection software (and update as required) on your computer. We also recommend that you update your operating system and browser application on a periodic basis to better protect your computer and online banking sessions.

### **Our Right to Terminate**

You agree that we can terminate your e-Statements and revert to printed mailed statements for any reason at any time.

### **Exclusions of Warranties**

This service and related documentation are provided "as is: without any warranty of any particular kind either expressed or implied.

### **Requesting a Paper Copy of Your Account Statement**

You can request a paper copy of your account statement by calling us at (603)332-6840 or toll-free at 1-877-895-6840. A statement copy fee may apply (see current Service Rate Schedule).

### **Communications between HRCU and You**

You can use email to communicate with HRCU. Please only use our secure email channel located within our Online Banking Platform. Email is not available to initiate transactions on your accounts. Since we may not receive it immediately, you should not rely on email if you need to communicate with us in an urgent manner (e.g., to report an unauthorized transaction). If you need to contact us immediately, you can call us at (603)332-6840 or toll-free at 1-877-895-6840 during our posted business hours.