

## ONLINE STATEMENTS USER AGREEMENT

By accepting the agreement and disclosure, you are authorizing Liberty Bay Credit Union to deliver your monthly or quarterly statements by electronic means according to the terms and conditions below.

### Agreement and Disclosure for Online Delivery of Statements

1. This agreement applies to all statements and disclosures related to my accounts at Liberty Bay Credit Union, including: share accounts, whether delivered monthly or quarterly; Credit card statements and loan statements including my home mortgage; meeting notices; and, all disclosures normally required by law in connection with any service you may have or which you may obtain from Liberty Bay Credit Union in the future. Not all such disclosures are available electronically from Liberty Bay Credit Union. When they do become available electronically, Liberty Bay Credit Union will send them to you electronically until you elect to receive them in paper form.
2. On or shortly following your statement cycle date, you will receive an e-mail message that your statement is available, along with instructions on how to pick up your statement.
3. Depending on the volume of requests received, we may not be able to set up your account for the first statement cycle following your request. Please allow 3 business days for registration processing.
4. It is your responsibility to ensure that your e-mail address is current and correct. Change / verify your email address by clicking on the "My Online" link at the right hand top of the page and selecting "E-mail Address".
5. If you have more than one Liberty Bay Credit Union member number, you need to accept this disclosure and register in each account online.
6. Statement notifications can be sent to only one e-mail address. For example, the notification cannot go to both a work and home e-mail address. Understand that when you agree to receive statements and disclosures electronically; you will not receive such documents in paper form. You can decide to discontinue receiving documents electronically and resume receiving paper documents by withdrawing your consent. You may withdraw consent by clicking on to either the "Secured Forms" or "Secured Support" buttons and email the Member Services Department to unsubscribe from this service. Make this request at 3 business days prior to the next statement or required disclosure cycle to ensure receipt of a paper statement.
7. By clicking Accept, you agree to faithfully and promptly review electronic statements to ensure they are accurate and that no unauthorized transactions have taken place. If you discover any errors or unauthorized use; contact Liberty Bay Credit Union immediately.
8. You may request paper copies of your electronic statements by emailing the Member Services Department at [membersvcs@lbcu.org](mailto:membersvcs@lbcu.org) or through the "Secured Forms" or "Secure Support" buttons within Online Banking. Liberty Bay Credit Union may access a fee of \$1.00 per statement.
9. In order to view your online statements, disclosures, advertisements and the Liberty Bay Newsletter, Adobe Acrobat Reader software is required and is available free for download through this website. In order to access your online statements an internet connection, email address and an internet browser (contact [membersvcs@lbcu.org](mailto:membersvcs@lbcu.org) for supported versions) are required.