



## E-STATEMENT USER AGREEMENT

By agreeing to receive your statement electronically and access your E-Statement, you accept the terms of this Agreement, and hereby authorize Aspire Federal Credit Union ("Credit Union" or "us" or "we") to provide periodic financial statements to you electronically, unless you request paper statements.

**Your authorization means that you consent and agree to the following:**

1. You will provide us with an email address that will be used to send you all electronic statement related notifications. You will let us know if your email address changes (See Contact Information below). We may, at any time, convert your electronic statement to paper statement status if we do not have a valid email address for you. If you give us an email address to your workplace, you understand that you lose all expectations that the information we email to you will be kept private. You agree to maintain your computer to avoid unauthorized parties from viewing or intercepting your emails, and release the Credit Union from liability from such unauthorized viewing or interception.
2. To access your periodic statement and other documents we have sent to you, you will be required to enter your logon information and password to view the electronic statement(s) and images. You agree that it is your sole responsibility to protect your account number and password from unauthorized persons.
3. You agree that once you sign up for this service you will no longer receive paper statements. You will continue receiving electronic periodic statements and other related notifications electronically until you tell us otherwise. We will send you an email to tell you when your latest periodic statement is available for viewing. You agree that you will no longer receive paper statements unless you revoke this Agreement or request a copy of your statement in paper by contacting us at the number below. If you have a printer connected to your computer, you may print your statement at no charge. If we provide a paper statement while this agreement is in effect, a fee may apply. Contact the credit union for a fee schedule.
4. We often include with your paper account statement other periodic notices that relate to account notices or regulatory information, otherwise known as statement inserts. This means that along with your statement you may also electronically receive any materials that would have gone out with the paper statement including disclosures and promotional materials.
5. You may withdraw your consent to receive E-Statements by contacting us in writing or calling the Credit Union as described below. It may take up to thirty (30) days from receipt of your written notice of cancellation for you to receive your next monthly printed mailed statement, with all subsequent printed and mailed statements arriving monthly thereafter. You agree that we can terminate your E-Statements and revert to printed mailed statements for any reason at any time.

### **Minimum Requirements for Viewing and Saving E-Statements**

In order to access your E-Statements online, you must establish and maintain the following:

- You must provide an accurate e-mail address.
- You must be signed up as an authorized My Credit Union Online user with Aspire Federal Credit Union.
- You must have an internet connection that supports 128-bit encryption. For maximum performance, we recommend that you use the latest versions of Internet Explorer or Firefox.
- You must have access to Adobe Acrobat Reader software to save and print your E-statement. Adobe Acrobat Reader is available at no charge at (<http://www.adobe.com>).

### **E-Statement System Access**

Access to this service may be unavailable at times due to scheduled maintenance, unscheduled maintenance or system outage. In addition both environmental and physical events may occur that may cause the system to become unavailable. Aspire Federal Credit Union will make every reasonable effort to ensure optimum availability of this system.

### **Contact Information**

You can update your email address through My Credit Union Online at [www.aspirefcu.org](http://www.aspirefcu.org). If you need to request a paper copy of your statement or request that we reset your password, contact us via email at [webmail@aspirefcu.org](mailto:webmail@aspirefcu.org), by telephone 1-888-322-3732, or at any of our branch offices.

### **E-Statement Regulation E Required Disclosure**

In case of errors or questions about your electronic statement(s), call us at 1-888-322-3732, or notify us in writing at:

Aspire Federal Credit Union  
67 Walnut Avenue, Suite 401  
Clark, NJ 07066

We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. Please provide the following information in your correspondence:

1. Your name and account number
2. Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.
3. The dollar amount of the suspected error.

### **Change in Terms**

It may be necessary, from time to time, to change the terms or conditions regarding your E-Statement access. In the event such a change is necessary, we will display a message via e-mail or by written notification.

**By clicking the "Submit" button, you acknowledge that you understand the terms of this disclosure.**