

# Indiana University Credit Union Electronic Document Presentment Services Disclosure and Agreement

(Effective 03/01/2015)

Before you can enroll in or access our Electronic Document Presentment Services ("eDocument Services"), the Electronic Signatures in Global and National Commerce Act (ESIGN) and other laws and regulations require us to obtain your affirmative consent to electronic delivery of a) your periodic account statements and associated disclosures required under federal and/or state laws or regulations, and b) other periodic notices and non-IRA information returns pertaining to the status or activity in your account (collectively "Statement(s)"). Please read this eDocument Services Disclosure and Agreement (this "Disclosure") carefully and save or print a copy for your records.

## Your Consent Is Required

You must consent to electronic delivery of your Statements in order to continue enrolling in our eDocument Services. If you do not want to receive your Statements electronically, you should exit this screen by selecting "Cancel" at the bottom of the page and the enrollment process will be discontinued. If you do not consent to receiving your Statements electronically, our eDocument Services will not be available to you. If, after reading this Disclosure, you wish to consent to electronic delivery of your Statements and enroll in our eDocument Services, please click on "I Agree" where indicated below.

## eDocument Services Disclosure and Agreement

Definitions: In this Disclosure, the words "you" and "your" mean the owner and/or joint owner of the account who is/are requesting that the Statements for such account be sent electronically via Online Banking account access at iucu.org and, therefore, is/are enrolling in eDocument Services. The words "Credit Union," "we," "our," and "us" mean the Indiana University Credit Union. Please see the definitions of "eDocument Services," "Statements," and "Disclosure" above. "Designated email address" refers to either a) a designated email account address or b) an email address, formatted by a cellular telephone carrier which contains your cellular telephone number, that you provide for your receipt of Email (or text message) Invitations notifying you whenever a new Statement is available for viewing (Invitations directed to your cell phone as a text message are subject to standard text messaging rates).

1. Agreement Acceptance: By clicking "I Agree" you are agreeing that:

- A. You are requesting that Indiana University Credit Union make your Statements available electronically through Online Banking, and notify you when new statements are available to view by sending an Email Invitation to your designated email address.
- B. If you change your designated email address, you will notify us of the change. You will also notify us of any changes in physical address or telephone number.
- C. In the event that we are unable to deliver email to you due to an inaccurate designated email address, we will mail a Notification of Email Invitation Delivery Failure to your physical address on record.
- D. Except as expressly provided in this Disclosure, your participation in the eDocument Services program does not change your rights and obligations related to your membership, as described in the document entitled "Membership & Account Agreement", which was provided to you at the time you established membership with the Credit Union, as amended by us from time to time, and any other agreements and disclosures relevant to your account, including, without

limitation, any fees disclosed therein. You agree, however, that when any such terms and conditions, agreements or disclosures include a time period stemming from your receipt of a Statement from the Credit Union, such time period shall start or end, as applicable, on the date that we send to your designated email address a notice that your Statement is available for viewing (provided, that, if such email is undeliverable, such time period shall start or end, as applicable, on the date that the Credit Union mails a Notification of Email Invitation Delivery Failure to your physical address on record).

E. Except in the case of (i) your withdrawal of consent to electronic delivery of your Statements and resulting un-enrollment from eDocument Services, as described below, and/or (ii) upon your express request for a paper statement copy, as described below, after your enrollment in eDocument Services becomes effective, you will no longer receive paper copies of your Statements.

2. System Requirements: In order to participate in eDocument Services and receive and retain copies of your Statements electronically, you will need to provide or obtain access to the following:

A. A computer and modem or other device capable of accessing the Internet

B. An active "Internet Service Provider"

C. A web browser that supports 128-bit SSL encryption

D. The ability to download or print agreements and disclosures

E. Adobe Acrobat Reader software

F. Online Banking access to your IU Credit Union account(s).

3. Updating Your Personal Information: You must keep us informed of any change in your telephone number, mailing address, or designated email address. You may notify us of changes in any of the following ways:

A. For change of designated email address, please log in to Online Banking at iucu.org, click the eStatements tab, and then click Member Preferences.

B. For change of mailing address or telephone number:

a. Submit a Change Mailing Address form via Online Banking from the Personal Profile option in the left menu bar.

b. Sign a written request and fax to (812) 856-4214 or mail to:

IU Credit Union  
Attention: Member Services Support  
P.O. Box 368  
Bloomington, IN 47402-0368

#### 4. Your Rights and Options:

A. Paper or Non-electronic Form. You are not required to enroll in the eDocument Services program. You can continue to receive your Statements in the same format in which you currently receive your Statement, including, if applicable, paper. If you would like to receive your Statements electronically, however, you must enroll in the eDocument Services program and agree to the terms set forth in this Disclosure.

B. Withdrawal of Consent to Electronic Delivery. If at any time after you consent to electronic delivery of your Statements (e.g. by clicking "I Agree," below), you wish to withdraw your consent to electronic delivery of your Statements, go to [www.iucu.org](http://www.iucu.org) and log in to Online Banking. From there, select the eServices Tab, Products & Services, eDocuments, and then click on the "Member Preferences" link. Choose "All by paper" from Document Delivery Preference and click "Save". If you withdraw your consent your consent, you will be un-enrolled in the eDocument Services program and will no longer receive your Statements electronically. Statements issued after your withdrawal is effective will be mailed to your mailing address on record.

C. Duration of Consent. If you consent to electronic delivery of your Statements by clicking "I Agree" below, your consent will apply to all Statements unless and until the earlier of (i) your withdrawal of consent as described in 4(B), above, or (ii) the Credit Union's discontinuation of eDocument Services.

D. Non-Electronic Copy. If, after you are enrolled in the eDocument Services program and without withdrawing your consent to electronic delivery of Statements, you would like to obtain a paper copy of a Statement, contact IU Credit Union at the above address in section 3B, visit any branch or call (812) 855-7823 or toll free 888-855-MYCU. There are fees associated with paper copies of Statements. Please refer to the Schedule of Fees at [www.iucu.org](http://www.iucu.org) for a list of current fees. We will notify you of changes as required by law.

5. The Credit Union's Right to Amend the Services: The Credit Union reserves the right to amend eDocument Services and/or the conditions of participation from time to time, including enlargement or restriction of services available through eDocument Services. Your use of eDocument Services, after any change, will indicate your agreement to the amendments and affirm your consent to electronic delivery of Statements. The Credit Union will make available to you electronically a copy of any amendments when required by applicable law.

6. Acceptance of the eDocument Agreement and Consent to Receive Electronic Disclosures: Clicking on the "I Agree" button below constitutes your written signature and consent to be bound by the terms of this Disclosure and to receive Statements electronically. If you select the "Cancel" button below, your enrollment in eDocument Services will be discontinued, you will not be enrolled, and you will not receive Statements electronically.