

Water and Power Community Credit Union Electronic Statement Disclosure and Agreement

By agreeing to receive and access your statement electronically through an e-Statement, you accept the terms of this Agreement, and hereby authorize Water and Power Community Credit Union ("Credit Union" or "us" or "we") to provide periodic financial statements to you electronically, unless you request paper statements. This notice applies to all periodic statements supplied by Water and Power Community Credit Union.

Your Authorization Means that You Consent and Agree to the Following

You will provide us with an e-mail address which will be used to send you all electronic statements (e- Statements) and any related notifications. You will let us know if your e-mail 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 e-mail address for you. If you give us an e-mail address to your workplace, you understand that you lose all expectations that the information we e-mail to you will be kept private. You agree to maintain your computer to avoid unauthorized parties from viewing or intercepting your e-mails, and release the Credit Union from liability from such unauthorized viewing or interception.

To access your periodic statement and other documents we have sent to you, you will be required to enter your logon information and password for Online Banking to view the electronic statement(s) and images. You agree that it is your sole responsibility to protect your user name and password from unauthorized persons.

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 e-mail 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.

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 electronic statement you may also electronically receive any materials that would have gone out with the paper statements, including disclosures and promotional materials.

Email Address and Keeping Your Information Current

In order for us to communicate with you regarding your membership, account, and any related products and services you have requested, you must provide us with a valid email address. It is your responsibility to notify us of any changes to your email address.

You can update your email address by either calling us at 800-300-9728, by updating your email address via our Online Banking Service, or by sending your updated information to us in writing at Water and Power Community Credit Union, 1053 Sunset Blvd., Los Angeles, CA 90012. You may also update your information by visiting any of our branches.

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 user of the Credit Union's Online Banking system.

- You must have an Internet connection that supports 128-bit encryption. For maximum performance, we recommend that you use a browser from our supported browser list, updated with the most current security patches.
- 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 <https://get.adobe.com/reader/>.

E-statement System Access

Access to this service may be unavailable at times due to scheduled or unscheduled maintenance, or system outage. Water and Power Community Credit Union will make every reasonable effort to ensure optimum availability of this system.

Withdrawing Consent

You may withdraw your consent to receive e-statements by going to the e-statements link in Online Banking and unenrolling from the service. You will then begin to receive paper statements for subsequent statement periods. 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 or quarterly thereafter. You agree that we can terminate your e-statement and revert to printed mailed statements for any reason at any time.

Contact Information

You may contact us by telephoning us at 800-300-9728, by mail at Water and Power Community Credit Union, 1053 Sunset Blvd., Los Angeles, CA 90012, or by email at wpcu@wpcu.org. You may also notify us by visiting any of our branches.

Error Notification Notice

In case of errors or questions about your e-statement, notify us via e-mail at wpcu@wpcu.org, by telephone at 1-800-300-9728, or in writing to:

Water and Power Community Credit Union
1053 Sunset Boulevard
Los Angeles, CA 90012

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:

- Your name and account number.
- 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
- 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 written notification. By using the e-statement service when the changes become effective, you agree to be bound by the revised terms and conditions, or you can decline the changes by discontinuing the use of the e-statement service.