

Sperry Associates Federal Credit Union

E-Statement Disclosure

E-Statement Terms of Use

By signing up for Sperry Associates Federal Credit Union's (Sperry) Online Banking, you accept the terms of this agreement, and hereby authorize Sperry to provide periodic financial statements to you electronically, unless you request paper statements. Your authorization means that you consent and agree to the following:

- 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 immediately if this email address changes (see Contact Information below). If your email address changes and we are not notified, we will send all electronic statement related notifications to any other email address we may have on record for you. We may, at any time, convert your electronic statement to paper statement status if we do not have a valid email address for you. You further understand that you have no expectation of privacy if the statement link is transmitted to any email address provided by you, but not owned by you (such as an email address you use at your employer's business). You further agree to release Sperry from any liability if the information is intercepted or viewed by an unauthorized party at your employer or other email address selected by you.
- Upon receipt of your consent and using the email address you provide, we will send you notification of the availability of your periodic account statement each statement period (statement cycle) and you will be directed to access the Sperry web site in order to view your statements.
- You will be required to enter your logon information and password/PIN to view the electronic statement(s) and images. It is your sole responsibility to protect your logon and password from unauthorized persons.
- Your consent to receive electronic periodic statements shall remain in effect until revoked by you. If you elect to revoke your consent to receive electronic statements you may notify us via email at support@sperryfcu.org or by telephone at 516-873-7171. If the revocation of your consent is received less than ten (10) days before the end of your normal statement cycle it may not take effect until the following statement cycle. (see Contact Information below.)
- By choosing Electronic Statements, you will not receive a paper statement but may request one at any time (see Contact Information below). This means that along with your statement you may also electronically receive any materials that would have been sent with the paper statement including disclosures and promotional materials.

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. Sperry will make every reasonable effort to ensure optimum availability of this system. However, Sperry is in no way liable for the unavailability of the system or any damage that may result from system unavailability. Sperry disclaims any and all liability that relates to the improper use of this system. We are not responsible for any damage that may occur to your personal computer from the use of this service or the data transmitted through the account access link.

E-Statement Contact Information

If you need information on how to update your email address, request a paper copy of you statement or request that we change your password, contact us via email at support@sperryfcu.org, by telephone 516-873-7171, or by visiting our office.

E-Statement Regulation E Required Disclosure

In case of errors or questions about your electronic statement(s), please notify us as soon as possible via email at support@sperryfcu.org, telephone 516-873-7171, or notify us in writing at:

Sperry Associates Federal Credit Union
Attn: Member Services Department
2400 Jericho Turnpike
Garden City Park, NY 11040
Fax # (866) 549-7039

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. Tell us your name and account number.
2. Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error so that you will have the use of the money during the time it takes us to complete our investigation. All electronic statements shall be in full compliance with applicable laws and regulations.

E-Statement 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 email notification.

Print Name

Account #

Signature

Date