

## Electronic Record Disclosure & Agreement

By continuing, you accept the terms of this agreement, and hereby authorize [Digital Federal Credit Union](#) to provide periodic financial statements and other records to you electronically. Your authorization means that you consent and agree to the following:

- You will provide or have provided us with an email address that will be used to send you all notifications as to the availability of your electronic Periodic Statements, tax forms and other notifications. You will let us know immediately if this email address changes (See Contact Information below). You understand that you have no expectation of privacy if the statement link is transmitted to an email address owned by your employer. You further agree to release Digital Federal Credit Union from any liability if the information is intercepted or viewed by an unauthorized party at your employer or other email address selected by you.
- Using the email address you provide, we will send you notifications as to the availability of these records when applicable (for example at the end of each statement cycle) and you will be required to access the DCU Home Banking web site in order to view them. If you do not provide an email address to us, we will not send a notification and it will be your responsibility to ensure you review these records when they become available. Periodic statements for example are generally available no more than **07** days after the close of the statement cycle.
- You will be required to enter your Home Banking logon and Personal Identification Number (PIN) to view the electronic document(s) and images. It is your sole responsibility to protect your logon and password from unauthorized persons.
- Your consent to receive electronic periodic financial statements, error resolution notices (always included with your Periodic Account Statement) tax forms, Changes in Term, and other notifications shall remain in effect until revoked by you. If you elect to revoke your consent to receive electronic records you may do so from your online Profile page, or you may notify us via email at [dcu@dcu.org](mailto:dcu@dcu.org) or by telephone at (800) 328-8797. Please allow ten (10) business days for the revocation to take effect.
- If you have agreed to Electronic as your Delivery Preference, you will not receive these records in paper form but may request them at any time (see Contact Information below). This means that along with your statement you agree that you may also electronically receive any materials that would have gone out with the paper statement including disclosures and promotional materials.

### System Requirements

In order to receive electronic documents, you must have an Intel based computer with Pentium processor or equivalent running Microsoft Windows 95 OSR 2.0, Windows 98 SE, Windows Millennium Edition, Windows NT 4.0 with Service Pack 5, Windows 2000, or Windows XP with 64MB of memory or a MAC PC with a PowerPC processor running Mac OS 8.6, 9.0.4, 9.1, or Mac OS X with 64MB of RAM. Both options require Internet access with an email address with the capability of receiving downloads of up to 5MB. In order to read and retain the statements you will also need to install Adobe Acrobat Reader 5.0 or higher.

### 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. DCU will make every reasonable effort to ensure optimum availability of this system. However, DCU is in no way liable for the unavailability of the system or any damage that may result from system unavailability.

DCU 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. DCU will notify you of any change to software and hardware requirements needed to access the system. The notification will be sent to the email address we have on record for your account, and will be available from the electronic statements site as well.

### Your Responsibility for Maintaining the Security of your Password

Your PC Branch logon and PIN are highly sensitive and extremely confidential and must not be disclosed to

others or recorded in or on your personal computer. You agree not to disclose the logon or password to anyone not authorized by you to view and access your account. You understand that in providing this information to a third party, you are granting that party the same rights to access your account as you yourself have through PC Branch along with the right to view your periodic statements which will include but not be limited to your membership and account numbers, your account balances, your account history and front and back images of your cleared checks and DCU will accept no responsibility for any resulting losses you incur. This authority will remain in effect until you have notified DCU to change your password and given us a reasonable amount of time to act (see Contact Information below).

DCU reserves the right to discontinue your access to this service if it feels the integrity of your password has been compromised.

### **Contact Information**

If you need information on how to update your email address, request a paper copy of your statement or request that we change your password, contact us via email at [dcu@dcu.org](mailto:dcu@dcu.org), via our toll-free number 800/328-8797, or at any of our branch offices.

### **Regulation E Required Disclosure**

In case of errors or questions about your electronic statement(s), notify us via email at [dcu@dcu.org](mailto:dcu@dcu.org), telephone us at (800) 328-8797, or notify us in writing at DCU, Attn: Error Resolution, 220 Donald Lynch Boulevard, PO Box 9130, Marlborough, MA 01752-9130 as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. (1) Tell us your name and account number (if any). (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 calendar 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 documents shall be in full compliance with applicable laws and regulations.