

SCHOFIELD FEDERAL CREDIT UNION E-STATEMENT DISCLOSURE AND AGREEMENT

PLEASE READ THIS AGREEMENT COMPLETELY. BY CONTINUING, YOU ACCEPT AND AGREE TO THE TERMS OF THIS AGREEMENT AND HEREBY AUTHORIZE SCHOFIELD FEDERAL CREDIT UNION (SFCU) TO PROVIDE STATEMENTS, DISCLOSURES AND OTHER NOTICES ELECTRONICALLY TO YOU.

Items that may be delivered to you electronically include, but are not limited to: periodic account statements, tax forms, certificate maturity notices, change-in-terms notifications about your account, enclosure generally provided with a paper statement, and other disclosures we are required to provide by law or that we have deemed appropriate to provide (collectively, "e-Statements").

By Accepting the Terms of this Agreement

- You acknowledge that you have provided us an email address that will be used to send you notifications as to the availability of certain e-Statements. You will let us know immediately if this email address changes. You understand that you have no expectation of privacy if you are using an email address used by multiple persons or owned by your employer. You further agree to release SFCU from any liability if the information is intercepted or viewed by an unauthorized person.
- Using the email address that you provide, we will send you notifications as to the availability of e-Statements and you will be required to access SFCU's Online Banking to view them. If you do not provide an email address to us, or email address is no longer valid, we will not send a notification and it will be your responsibility to ensure you check online banking for such notices. It is your responsibility to protect your login name and password from unauthorized persons.
- You agree to receive in electronic form any information normally with paper periodic statements as noted above. You will not receive these records in paper form but may be requested at any time. See Fee Schedule for any applicable fees.
- You agree that SFCU is not liable for any third-party incurred fees, or other legal liability, or any other issues of liability arising from e-Statements or notifications sent to an invalid or inactive email address that you have provided or other interruptions in internet services.

Security Procedures

- You agree that use of the multi-factor authentication procedures required to login to SFCU's Online Banking to access your account and e-Statements constitutes reasonable security procedures. You understand that disclosure of your user ID, password and/or other security information to any other individual may put your account at risk to unauthorized use.
- You agree to notify SFCU if you believe any of your accounts have been accessed without permission.

To Revoke Your Consent

You may revoke your consent to receive e-Statements and instead receive paper statements by notifying us by sending a secure message using the "Contact Us" link via our website at schofieldfcu.org or calling 808-624-9884 during business hours.

System Requirements

In order to access and retain your e-Statements you will need a computer with an internet connection, a web browser that supports 128-bit encryption, a current version of Adobe reader or other compatible program capable of viewing PDF documents, and access to a printer and/or sufficient storage to save electronic documents.

SFCU's Right to Amend this Disclosure and Agreement

SFCU reserves the right to amend this e-Statement Disclosure and Agreement from time to time. You will be notified of any such changes and the current version will always be available on our website or can be obtained by contacting us. If you do not wish to accept any such changes, you may terminate this agreement by revoking your consent to receive e-Statements.

How to Contact Us

You may contact us in writing or by phone at:

Schofield Federal Credit Union
P.O. Box 860669
Wahiawa, Hawaii 96786
Phone: (808) 624-9884

Or you may send a secure message using the "Contact Us" link via our website at schofieldfcu.org.