



E-Signature & E-Statement Agreement

AUTHORIZATION AND AGREEMENT TO RECEIVE ELECTRONIC STATEMENTS AND OTHER NOTICES

In this agreement, the terms "I" and "me" refer to all account owners.

By clicking the "continue" button at the bottom of this disclosure, I consent to sign up for Credit Union ONE's e-statement and electronic notice delivery service using my electronic signature. In addition, I acknowledge that I am able to access the information in electronic form through the Internet. I further acknowledge that I have read this notice carefully and should keep a copy for my records.

Specifically, I agree to receive any disclosures to which I am entitled under Federal Reserve Board Regulations B (Equal Credit Opportunity Act), E (Electronic Fund Transfers Act), M (Consumer Leasing Act), Z (Truth in Lending Act), and CC (Expedited Funds Availability Act); the National Credit Union Administration Truth in Savings Regulation; the Fair Credit Reporting Act; and the Michigan Electronic Funds Transfers Act, including but not necessarily limited to my monthly credit union account statement, electronically.

In addition, I agree to receive notices about my account and account activity (transaction receipts, non-sufficient funds, delinquency, overdrafts, certificate account related notices, and change in terms notices electronically. To the extent permitted by the Internal Revenue Service, I also agree to receive notices required by federal tax laws electronically.

This authorization and agreement (consent) shall remain in effect until it is revoked by me or terminated by Credit Union ONE.

I understand and acknowledge that I presently have the right to receive such disclosures in paper form, and that I may revoke this Authorization and Agreement at any time by providing Credit Union ONE with written notice of such revocation, at which time I will again be entitled to receive such disclosures in paper form. Whether I send such notice of revocation by paper or electronic means, the effective date of my revocation of this agreement will be no more than 30 days from the day such notice is acknowledged as received by the credit union. If I revoke my consent, I understand that I may become subject to a statement fee as published in Credit Union ONE's personal accounts fee guide.

I understand that, in order to receive such disclosures electronically I must maintain an e-mail address, and must maintain equipment that meets the following minimum standards: A computer that has FireFox 1.5+, Internet Explorer 8.0+, Safari 4.1.3+, or Chrome, Javascript, Cookies (enabled), and Flash (graphs) (or higher versions of these items) and access to a printer or the ability to download information in order to keep copies for my records. While not required it is recommended that I have Adobe Acrobat Reader version 11 or higher. I hereby acknowledge that my equipment meets those technical requirements for receiving, downloading, and printing the information.

I understand that in the event I experience difficulties or have questions regarding electronic disclosures I can contact Credit Union ONE at (800) 451-4292 or visit the credit union's web site at www.cuone.org.

I understand that I must notify the credit union if my e-mail address changes by providing the credit union with written or electronic notice of any such change in address, and that the effective date of this new e-mail address will be no more than 30 days from the day such notice is acknowledged as received by the credit union. I hereby hold the credit union harmless in the event that I have not received any required statement or other notice as a result of my failure to notify the credit union of a change in my e-mail address.

I understand and agree that even though I have agreed to receive disclosures electronically, I may contact the credit union by e-mail or telephone to request that the credit union send a paper copy of a disclosure that has already been sent electronically, and that the credit union may charge a fee for that service, which will be separately disclosed. I agree that such fee can be deducted by the credit union from any account that I own at the credit union.

I understand and agree that the credit union retains the right, to the extent permitted by law, to amend this agreement in the future by providing me with written notice of such changes sent to my last-known mailing address or by providing electronic notice of such changes sent to my last-known e-mail address.

In the future, should the credit union, by law or regulation, be permitted to deliver any additional notices or disclosures to which I am entitled besides those specifically listed herein, I hereby agree to receive such notices or disclosures in electronic format sent to my last-known e-mail address.

I understand that the credit union may terminate this consent at any time and will do so if it determines that I am no longer receiving statements or notices electronically. IN such event, the credit union will resume sending me paper copies of such items.

I understand and agree that documents will be available to me either via email at the e-mail address I provided to the Credit Union, or in online banking at www.cuone.org.