



## **Online Statement and Electronic Notice Access Agreement**

PLEASE READ THIS AGREEMENT COMPLETELY BEFORE INDICATING YOUR AGREEMENT TO ACCEPT YOUR PERIODIC STATEMENTS, ACCOUNT NOTICES AND RELATED DISCLOSURES ELECTRONICALLY.

### Transmittal Of Electronic Statements

By clicking on the "Agree" button below and by electing to receive your statements electronically in the manner set forth in the Louisville Federal Credit Union (LFCU) e-statement Procedures (the "Procedures") in question and answer format, you agree to accept your LFCU periodic statements, and all disclosures related to your statements, as well as account notices and promotional materials electronically by a visual text to be displayed on a personal computer monitor. You request that the credit union transmit your statement, account notices, and promotional materials to you electronically, and you agree to the terms and conditions set forth in this Agreement. You have the right to withdrawal consent for eStatements or eNotices through your Online Banking by viewing statements under the Services tab and managing E-mail preferences.

### Security Procedures

You acknowledge that you will be able to retrieve your statements electronically through FlexTeller. You acknowledge that, if you disclose your FlexTeller login to anyone else or if your FlexTeller login is lost or stolen, third parties may be able to access your credit union statements. You agree that the credit union will not be liable for any loss caused by the authorized or unauthorized use of your FlexTeller login by any third party to access your statements. You agree to keep your FlexTeller login in a place of safekeeping, and you agree that the security of your FlexTeller login will be your responsibility at all times. You agree to the security methods and techniques set out in the Procedures. You agree that the credit union will not be liable for any loss arising out of your use of LFCU e-statement if the credit union observes the security methods presently set out in the Procedures, or as amended from time to time. Further, you agree that the credit union will not be liable for any loss arising out of your use of LFCU e-statement under any circumstances if you fail to observe the Procedures and the recommendations set forth in the Procedures.

### e-Statement Procedures

Q: How do I sign up for e-statement?

A: You can sign up online by going to our web site ([www.louisvillefcu.com](http://www.louisvillefcu.com)) and logging into your Online Banking Account, click on Services, then Online Statements.

Q: How do I log on?

A: You must have signed up for Online banking and have a valid user ID and password.

Q: How do I use e-statement?

A: Your e-statement is available online through FlexTeller. You may view and/or print your statements for reconciliation just as if you received a paper statement from us.

Q: Do I have to be an Online Banking user of LFCU to view my statements online?

A: You may sign up for Online Banking by seeing a member service representative or by sending us an e-mail at [lfcu@louisvillefcu.com](mailto:lfcu@louisvillefcu.com).

Q: Will I receive notification when my statement is available?

A: You will receive an e-mail notification that your statement is ready to view if you supplied the correct email address. If you change your email address, you must notify LFCU of the change to continue receiving statement notifications.

Q: Will my electronic statements look the same as my regular printed statements?

A: Your electronic statements will look very similar to your printed statements. Louisville Federal e-statement offers additional features, such as viewing previous statements.

Q: How can I view statements for previous months?

A: Select the View Statements tab; choose the month you want to view from the corresponding date in the list of available statements.

Q: How will I receive the advertising inserts that came with my printed statements?

A: When you receive the e-mail that your statement is available for viewing, an attachment will include the advertising insert.

Q: How do I view the disclosure information for a particular month's statement?

A: When you receive the e-mail that your statement is available for viewing, an attachment will include the disclosure information.

Q: How will I receive account notices such as non-sufficient funds, overdraft privilege, overdraft transfers, loan delinquency, and term share certificate maturity?

A: You will receive an e-mail containing a PDF copy of the notice.

Q: How can I make a change so that my statements will be mailed to me?

A: You can manage this in Online Banking by viewing statements under the Services tab and managing E-mail preferences. You can also notify us via mail by writing a letter to Louisville Federal Credit Union, PO BOX 33303 Louisville KY 40232 or speaking with a member service representative.

Q: How do I change my e-mail address?

A: Contact a Member Service Representative or send us an e-mail at [lfcu@louisvillefcu.com](mailto:lfcu@louisvillefcu.com)

Q: What if I lose or forget my User Name or Password?

A: Please contact Member Service at (502) 458-2681.

Q: What are the minimum recommended system requirements for e-statement?

A: The minimum requirements for e-statement are: Processor Speed: 486 or higher · Modem Speed: 28.8 Kbps or higher · Monitor Size: Any size, 800x600 resolution or higher · Memory Size: 16MB or higher · Adobe Reader

Q: What Web browsers can I use to access e-statement?

A: For maximum performance, we recommend the latest version of either Netscape Navigator or Microsoft® Internet Explorer.

Q: Am I able to use an older version of either Web browser?

A: Although some older versions of these Web browsers support the Secure Socket Layer (SSL) protocol and 40-bit encryption, they do not support 128-bit encryption. For greater data security, we recommend that you update your Web browser to the latest version recommended for your operating system, which will support SSL protocol and 128-bit encryption.

Q: How is the integrity of my data maintained using Internet access with SSL protocol?

A: Louisville Federal e-statement uses the latest Internet security technology and techniques to help ensure that your statement information is as secure as possible. These techniques include user authentication, data encryption, and the use of secure servers, which are designed to keep out potential intruders. Louisville Federal's e-statement uses Secure Socket Layer (SSL) protocol to encrypt sensitive data prior to transmission over the Internet so it is protected from anyone attempting to read it in transit. Online log monitoring and analysis are conducted to detect break-in attempts and other problems. There is strong encryption between the member and Web server, as well as between the Web server and back-end systems.

Q: What happens to my e-statement history if I de-enroll?

A: It will no longer be available online. The credit union will retain copies of your previous statements should you need a copy. A fee of \$2.00 per statement would apply.

Q: If I de-enroll by mistake what do I do?

A: You will need to re-enroll. Your statement history is preserved by the credit union.

Q: Can I receive a printed statement if my computer isn't working or I need one for some reason?

A: Yes, you may request a printed statement by calling (502) 458-2681. You may be charged \$2.00 per statement requested.

#### Additional Provisions

You acknowledge and agree that, by requesting that your statements be delivered electronically, you will not receive paper statements. You acknowledge and agree that, if the credit union in its judgment believes that the transmission of your statements electronically is no longer viable, or that any such transmission may give rise to security or operational concerns, the credit union may cease the electronic delivery of your statements and provide you with paper statements in

lieu thereof.

You acknowledge and agree that you have read and you understand the Procedures set out, that any e-mail address you provide to the credit union is accurate, that you will promptly notify the credit union of any change in your e-mail address in the manner prescribed in the Procedures, that you have a computer that meets the minimum system requirements set out in the Procedures, and that you have a printer or have access to a printer with the ability to download information in order to keep copies of your statements for your records.

**IF YOU AGREE TO THE FOREGOING, PLEASE INDICATE BY CLICKING THE "AGREE" BUTTON BELOW. YOU MAY NOT SIGN UP FOR E-STATEMENT UNLESS YOU INDICATE YOUR AGREEMENT BELOW.**