

Advia Credit Union
e-Statement and e-Notice Access Agreement

This e-Statement and e-Notice Access Agreement is the contract that covers your and our rights and responsibilities concerning the Internet Banking services offered to you by Advia Credit Union (hereafter referred to as 'credit union' or 'the credit union'). This agreement permits you to electronically receive periodic account activity statements and other transaction notifications electronically with the credit union. In this Agreement, the words "you", "your" and "yours" mean those who request and use e-Statement and e-Notice delivery within our 24 Hour Online, text and Mobile Banking, any joint owners of accounts accessed under this Agreement or any authorized users of this service. The words "we", "us", and "our" refer to Advia Credit Union. The word "account" means any one or more accounts you have with the credit union. By requesting and using e-Statement and e-Notice access within 24 Hour Online and Mobile Banking service, each of you, jointly and separately, agree to the terms and conditions in this Agreement, and any amendments.

Electronic Communications. Agreeing to this enrollment elects for you and all joint account owners to receive electronic versions of transaction alerts as well as account notices such as maturity notices, overdraft notices, periodic statements and tax forms. Electing to receive periodic statements via e-statement (electronic communication) will cease delivery via U.S. Mail. At any time, you may choose to un-enroll in Electronic Communications by contacting us toll-free at (844) 238-4228.

Electronic Tax Documents. Regarding electronic delivery of your annual tax notices (1098, 1099-INT, and the like):

- **The scope and duration of the consent** – scope of consent duration will take effect immediately upon enrollment into e-statements and continue until e-statement enrollment is cancelled on behalf of the member or credit union.
- **How to obtain a paper copy after giving consent** – contact us at (844) 238-4228 or by mailing Advia Credit Union – Member Service: 550 South Riverview Drive; Parchment, MI 49004 in order to obtain a requested copy of your tax documentation.
- **Procedures for updating recipient information** – within online banking, follow prompts to 'additional services' followed by 'change address' to update contact information such as phone, physical address and email address to receive electronic notifications

Statement/Notice Errors. In case of errors or questions about your account transactions, telephone us at (844) 238-4228 or write to us at Advia Credit Union – 550 South Riverview Drive; Parchment, MI 49004 immediately. We must hear from you no later than sixty (60) days after we sent the first statement on which the problem appears.

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

Notices. We reserve the right to change the terms and conditions upon which this service is offered. We will mail notice to you at least thirty (30) days before the effective date of any change, as required by law. Use of 24 Hour Online Banking service is subject to existing regulations governing your accounts and any future changes to those regulations.