



Electronic Statement Disclosure and Agreement

Before you can enroll in or access our Electronic Statement (e-Statement(s)) services, the Electronic Signatures in Global and National Commerce Act (ESIGN) and other laws and regulations require us to obtain your affirmative consent to electronic delivery of your periodic account statements and associated disclosures (collectively "Statement(s)" required under Federal and/or State laws or regulations. Please read this Electronic Statement Disclosure and Agreement (this "Disclosure") carefully and save or print a copy of it for your records).

Your Consent Is Required

You must consent to electronic delivery of your Statements in order to continue enrolling in our e-Statements services. If you do not want to receive your Statements electronically, you should discontinue the enrollment process. If you do not consent to receiving your Statements electronically, our e-Statements services will not be available to you. If, after reading this Disclosure, you wish to consent to electronic delivery of your Statements and enroll in our e-Statement services, please click on "Agree and

e-Statement Agreement

Definitions: In this Disclosure, the words "you" and "your" mean the owner and/or joint owner of the account who is/are requesting the Statements for such account be sent electronically to your personal Internet address and, therefore, is enrolling in our e-Statement services. The words "Credit Union," "we," "our," and "us" Federal Credit Union. The Phrase "Business Days" means Monday-Friday, excluding Federal Holidays observed by the Federal Reserve Bank. Please see the definitions of "e-Statement services," "Statements," and "Disclosure" above.

1. Agreement Acceptance: By clicking "Agree and Enroll", you are agreeing that:

1. You are requesting we make your Statements available to you electronically, by sending to your personal Internet e-mail address a notice that your Statement is available for viewing and a link to our Online Branch where you can view your statement electronically via the "Statements" option. In order to receive an e-Statement for the same calendar month as your enrollment, we must receive your enrollment by the at least 3 business days prior to the last business day of the calendar month.
2. If you change your e-mail address, you must notify us of the change so we may continue to send your e-Statements notification electronically. You must also notify us of any changes in physical address or telephone number.
3. Once enrolled into the e-Statement services, each time a statement is produced for your account, you will receive a notification e-mail informing you that your e-Statement is ready for view per the instructions provided in 1(1), of this Disclosure.
4. Except as expressly provided in this Disclosure, your participation in the e-Statement services program does not change your rights and obligations related to your membership, as described in our Membership & Account Agreement, which was provided to you at the time you established membership with the Credit Union, and as amended by us from time to time, and any other agreements and disclosures relevant to your account, including, without limitation, any fees disclosed therein. You agree, however, that when any such terms and conditions, agreement or disclosure includes a time period stemming from your receipt of a Statement from the Credit Union, such time period shall start or end, as applicable, on the date that we send to your personal Internet e-mail address a notice that your Statement is available for viewing.

5. Except 4(1), in the case of your withdrawal of your consent to electronic delivery of your Statements and resulting un-enrollment from the e-Statement program, after your enrollment in the e-statement services becomes effective, you will no longer receive paper copies of your statements. We reserve the right to assess a fee for delivery of paper statements as may be described in our Membership & Account Agreement.

2. System Requirements: In order to participate in e-statements and receive and retain copies of your statements electronically, you will need to provide or obtain access to the items below.

1. A computer and/or other device capable of accessing the Internet
2. An active Internet Service Provider
3. A Web Browser that supports 128-bit SSL encryption
4. The ability to download or print agreements and disclosures
5. The ability to open a portable document file (.pdf) using a software program such as Adobe Acrobat Reader

3. Updating Your Personal Information: You must keep us informed of any change in your telephone number, mailing address, or e-mail address. You may notify us of changes by mail at: Chivaho Federal Credit Union, 190 N Bridge St, Chillicothe, OH 45601, via online banking or by phone at (866) 695-4142. If you notify us by phone, you may still be required to request the change in writing.

4. Your Rights and Options:

1. Paper or Non-electronic Form. You are not required to enroll in the e-Statement Services program. You can continue to receive your Statements in the same format in which you currently receive your Statement, including, if applicable, paper. If you would like to receive your Statements electronically, however, you must enroll in the e-Statement Services program and agree to the terms set forth in this Disclosure.
2. Withdrawal of Consent to Electronic Delivery. If at any time after you consent to electronic delivery of your statements, you wish to withdraw your consent to electronic delivery of your statements, you may contact the Credit Union (using either of the methods included within Section 3 of this Disclosure) and withdraw your consent to receive Electronic Delivery of your Credit Union statements. If you withdraw your consent, you will be un-enrolled in the e-statement services program and will no longer receive your statements electronically. Statements issued after your withdrawal will be mailed to your physical address of record.
3. Duration of Consent. If you consent to electronic delivery of your statements by clicking: "Agree and Enroll", your consent will apply to all statements unless and until the earlier of (i) your withdrawal consent as described in 4(2), above, or your withdrawal of consent as described in 4(2), above, or (ii) the Credit Union's discontinuation of electronic Statement delivery services, or (iii) the Credit Union has rejected your enrollment due to the Credit Union's inability to validate your e-mail address.
4. Non-electronic Copy. If, after you are enrolled in the e-statement Services and without withdrawing your consent to electronic delivery of statements, you would like to obtain a paper copy of a statement you should contact Chivaho Federal Credit Union at the above address in section 3. There may be fees associated with paper copies of statements. Please refer to the Fee Schedule made available to you at the time your credit union Membership opening or refer to our website disclosure page at <https://chivaho.com/resources/disclosures.html>. We will notify you of changes as required by law.

5. The Credit Union's right to Amend Services: The Credit Union reserves the right to amend the e-Statement Services and/or the conditions of participation from time to time, including expansion or restrictions of services available through the e-Statement services. Your use of the e-Statement Service

after any change will indicate your agreement to the amendments and affirm your consent to electronic delivery of statements. The Credit Union will make available to you electronically a copy of any amendments when required by applicable law.

6. Acceptance of e-Statement Agreement and Consent to Receive Electronic Disclosures: Clicking on the "Accept and Enroll" button constitutes your written signature and consent to be bound by the terms of this disclosure and to receive statements electronically, if you do not accept your enrollment in this service your enrollment will be discontinued. You will not be able to access your statements electronically.