



Electronic Statement Documents and Forms Disclosure

BluCurrent eStatement users forgo all paper account statements, and agree to receive electronic account statements as administered by the credit union. eStatements are generally made available on the 1st day of each statement cycle. The receipt of eStatements will begin on the first statement cycle following enrollment.

eStatement users forgo all paper credit card account statements associated jointly with the credit union and the account owner(s) and agree to receive electronic credit card account statements as administered by the credit union.

eStatement users forgo all paper account statement disclosures of their Billing Rights, and agree to receive electronic disclosure of their Billing Rights as administered by the credit union. Electronic disclosures of Billing Rights are made available along with each eStatement.

Access:

eStatements are accessible only through BluCurrent Online Banking. eStatement users will have access to eStatements only after the secure sign-on process has been authenticated by the credit union. Contact the credit union in the event of password failure or compromise of data.

Notification:

The credit union will notify account owners when their eStatement(s) is available for access. The electronic notification sent by the credit union will not contain any information related to the actual eStatement.

Statement Enclosures:

eStatement users may access any materials enclosed with paper account statements at BluCurrent Online Banking. These materials will be in electronic format.

Opt-Out/Cancellation:

Enrollment in eStatements is not a prerequisite for holding an account(s) with the credit union and may be cancelled (opt-out) at any time with proper notification. Account owners may properly notify the credit union 1) in person, 2) by telephone or 3) by opting-out at BluCurrent Online Banking. Opting-out will cease eStatements, and paper statements will be mailed to the account owners address on file at BluCurrent at the start of the next statement cycle.

Fee(s) & Charges:

The credit union does not charge a fee for eStatements. If the account owner(s) desire a paper copy of an eStatement or their Billing Rights they may print an archived statement or Billing Rights disclosure available any time at BluCurrent Online Banking. Or account owner(s) may request a copy of the statement(s) from the credit union. The normal duplicate paper statement copy fee(s) will apply (\$3 for previous month, \$1 per each additional month) when paper statements are provided to eStatement users by the credit union.

System Requirements:

eStatements require certain software and operating systems to retrieve, store, view and print. The requirements are 1) A personal computer or other device which is capable of accessing the Internet. Your access to this page verifies that your system/device meets this requirement. 2) Adobe(R) PDF Viewer 6.0 or greater; and 3) available electronic storage space (approx. 160kb per statement).

Contact Information Change Notification:

It is the responsibility of account owner(s) to notify the credit union of any changes to an account owners contact information. Postal address and telephone number changes must be verified by signature of the account owner(s). Email addresses may be changed at BluCurrent Online Banking.

BluCurrent reserves the right to modify this agreement at any time with or without notice. Account owners reserve the right to modify this agreement at any time with or without notice.