



E-Statement DISCLOSURE AGREEMENT

ELECTRONIC DISCLOSURE AGREEMENT – Accessing your GGEFCU E-statements confirms your agreement to be bound by all disclosures and agreements, and acknowledges your receipt and understanding of this agreement. By entering into this agreement, you understand that GGEFCU will no longer be providing you with a monthly paper statement. You will receive an e-mail notification that your statement(s) are available, generally 2-5 days after your statement cycle.

ACCESSING YOUR E-STATEMENTS– In order to access your E-statements online, you must establish and maintain an accurate e-mail address. Secondly, you must have a personal identification number (PIN) to CU Web Branch and an internet connection that supports 128-bit encryption is required. To save and print your statements, you must have access to Adobe Acrobat Reader software (available at no charge at <http://www.adobe.com>). You may request a paper copy at anytime by contacting us at (671) 477-8736.

SERVICE AVAILABILITY – The service providing E-statements is generally available 24 hours a day, 7 days a week, however this service may be unavailable from time to time for routine software and hardware maintenance, or due to unscheduled down time.

ERROR RESOLUTION – You understand the importance of your role in preventing misuse of your account. You agree to promptly examine your statement and notify us immediately of any errors on your account. We must hear from you no later than sixty (60) days after we sent the first statement on which the problem appears. You may contact us at (671) 477-8736.

CONFIDENTIALITY – You agree to protect the confidentiality of your account, account number, and your personal identification number.

CHANGE IN TERMS – It may be necessary from time to time, to change the terms or conditions regarding your statement access. In the event such a change is necessary, we will display a message via e-mail notification or by written notification.

E-MAIL ADDRESS – If you change your e-mail address, it is your responsibility to notify us of your new address as soon as possible to avoid delays in receiving your E-statement

OTHER ACCOUNT RELATED INFORMATION – We often include with your paper account statement other periodic notices that relate to account notices or regulatory information, otherwise known as statement inserts. When you agree to accept electronic statements, you also agree to receive other notices by electronic delivery.

CANCELLATION OF E-STATEMENTS – You have the right to terminate your E-statements access and receive paper statements at any time upon delivery of written notice to GGEFCU. If you wish to cancel E-statements and resume receipt of paper statements, please notify us by calling (671) 477-8736. If you cancel receipt of E-statements and wish to resume receiving E-statements in the future, it will be necessary for you to go through the sign up process again.

GGEFCU has the right to terminate its obligation to provide E-statements service to you upon ten days of prior written notice (e-mail acceptable).