## E-statement Disclosure



## General Information:

When you enroll in the eStatement program, you agree to receive your monthly or quarterly member account statement(s) electronically. We will generate periodic account statements that reflect all activity for the preceding statement period. When your statement(s) is/are available for your review, we will notify you by email. We will use the email address on your account records. If we are unable to deliver proper notification to the email address provided, we will make a reasonable attempt to obtain this information. By enrolling in the eStatement program, you agree to keep your mailing address and email address current at all times.

Your User ID and Password are highly sensitive, extremely confidential and must not be disclosed to others or recorded in or on your personal computer. You agree not to disclose the User ID and Password to anyone not authorized by you to view your account history. You understand that in providing this information to a third party, you are granting that party the right to view your account statements, which will include but not be limited to your membership and account numbers, account balances and account history. You also acknowledge that Centric FCU will accept no responsibility for any resulting losses you incur by providing this information to a third party.

Member account statements include activity and balance information on savings, checking, loans and other transaction accounts. eStatements do not include information on your Centric Classic, Gold and/or Platinum VISA credit cards.

Your account statement(s) are made available to you when you visit www.MyCentric.org and sign into our home banking product (MyCentric). You will be provided with a readable, printable and downloadable statement from this site. You must have access to Adobe Acrobat Reader software (available at no charge by visiting www.adobe.com).

To retain your statements, you may download them to your computer or print them. We will maintain at least one (1) years' worth of eStatements on our site for your review. Copies of statements older than one year and not available online, need to be requested to us in writing. In addition to your regular statement, you agree to receive notices and disclosures required by law along with newsletters by email.

While you are enrolled in eStatements, you will not receive a paper statement, unless you have requested to receive both a hard copy and an eStatement. You have the right to discontinue eStatements at any time. There is no charge for this service.