

ALABAMA TEACHERS CREDIT UNION ELECTRONIC CONSENT AGREEMENT: MEMBER STATEMENTS AND NOTICES

This Agreement is incorporated into and becomes a part of the agreement governing your account(s). The terms and conditions in this Agreement govern and control to the extent that there is any conflict with the terms and conditions set forth in the agreement governing your account(s). The Credit Union has the right to change this agreement at any time by notice mailed to you at the address shown on the Credit Union's share account records, by posting notice in branches, or as otherwise permitted by law.

The Credit Union has the capability of capturing your periodic statement electronically and posting it in a secure manner so that you may retrieve it at your convenience. You have the right to have your statement provided on paper or receive it electronically. The Credit Union will provide you error resolution information with each periodic statement.

AGREEMENT FOR RECEIVING ELECTRONIC DISCLOSURES: You specifically consent and agree that we may provide all disclosures, agreements, contracts, periodic statements, receipts, notices, modifications, amendments, and all other evidence of our transactions electronically. In addition, you consent and agree that we may provide governmental and/or third-party notices (such as IRS 1098, 1099, etc.), to include notices required by federal or state laws (such as notice of unclaimed property) or notice of the availability of any of the foregoing with you or on your behalf electronically. Hereinafter, all such disclosures and/or documentation is referred to as "electronic record(s)". We will do so by posting or providing a link to these items on the Credit Union's website, by submitting a notice to the e-mail address provided to us, or by using other electronic methods allowed pursuant to applicable laws and regulations to provide electronic records to you. You have a right to receive a paper copy of any of these electronic records if applicable law specifically requires us to provide such documentation. Also, you may withdraw your consent and revoke your agreement to receive records electronically. To request a paper copy or to withdraw your consent and agreement to receive electronic records call (256)543-7040 or (800)470-0704, or you may write us at: Alabama Teachers Credit Union, P.O. Box 1400, Gadsden, Alabama 35902.

Upon receipt of your consent, we will provide all electronic records to you as applicable, to the email address that you provide. You will be required to login to Online Banking or Mobile Banking to access electronic records. It is your sole responsibility to protect your login credentials. You understand that you have no expectation of privacy if electronic records are transmitted to an email address owned by your employer or any other persons that are not owners, borrowers, authorized users, etc. You further agree to release the Credit Union from any liability if the information is intercepted or viewed by an unauthorized party at the email address provided by you, or any updates thereto that are provided to the Credit Union.

Your e-Statements will be available for eighteen (18) months from the date of the statement.

FEES: Currently there are no fees to use e-Statement service. All standard fees set forth in our Fee Schedule apply. We reserve the right to charge for e-Statement service in the future. Adequate notice as required by applicable laws and regulations will be provided in the event of such change.

TECHNOLOGY REQUIREMENTS: e-Statements must be viewed through logging into Online or Mobile Banking. To use the Online Banking service, you must have access to the Internet through an Internet Service Provider (ISP). Any supported version of Chrome, Firefox, Internet Explorer and Safari browsing software can be used to access Online Banking. You are solely responsible for obtaining, maintaining, upgrading and operating your ISP and any associated software. We are not responsible for any loss, damage or claim caused by your ISP, any related software, or your computer communication equipment. Adobe Reader is required to view e-Statements. If you choose to print your statement, you will need access to standard printing capabilities. To use the Mobile Banking service, you must use any supportable mobile device including a cellular phone or other mobile device that is web-enabled and allows secure SSL traffic which is also capable of receiving text messages. Your wireless carrier may assess you fees for data or text messaging services. Please consult your wireless plan or provider for details. It is your responsibility to update/upgrade your software and/or equipment as necessary to ensure that you can access your e-Statements and notices.

THIRD-PARTY SERVICE PROVIDER: Access to e-Statement service is made available pursuant to a license agreement by and between the Credit Union and Diamond Communication Solutions. Any interruption of service or access caused by Diamond Communication Solutions will prevent your use of the service. To utilize the services, you will need to login to Online Banking or Mobile Banking and otherwise satisfy the system's security procedures. Detailed instructions for use of e-Statement service are contained in the online help menus available while using the service.

SYSTEM UNAVAILABILITY: Access to e-Statement service may be unavailable at certain times for the following reasons:

- Scheduled Maintenance - Periods when systems require maintenance or upgrades;
- Unscheduled Maintenance - Periods when unforeseen maintenance is necessary; or,
- System Outages - Major unforeseen events, such as severe weather, etc.

We will make all reasonable efforts to ensure the availability of the service; however, we are in no way liable for the unavailability of the e-Statement service or any consequential damages that may result.

BUSINESS DAY DISCLOSURE: Our business days are Monday through Friday. Holidays are not included. The e-Statement service will be available twenty-four (24) hours a day, seven (7) days a week, except when down for conditions indicated in the section of this Agreement titled "System Unavailability."

AUTHORIZING E-STATEMENTS: You must sign up for e-Statements through Online Banking or Mobile Banking. We will consider your request for e-Statements to be your agreement that the Credit Union will post your statement in a secure location and notify you

via email that your statement is available for viewing. We will stop sending paper statements on this account unless you notify us that you no longer wish to receive e-Statements; however, you can always request a special copy of the statement be created for you. See the Fee Schedule for applicable fees.

CANCELING E-STATEMENTS: To switch from e-Statements back to paper statements, contact us by calling (256)543-7040 or (800)470-0704 to reset your account for paper statements, or visit the “Statements” portal in Online Banking or Mobile Banking. We may ask you to put your request in writing and deliver it to us within fourteen (14) business days. In the event that you close your membership with the Credit Union, please note that your final statement will a paper statement sent to your mailing address of record.

USER RESPONSIBILITIES: It is your responsibility to keep the Credit Union apprised of your current email address, and to contact us if you do not receive your statement or notice of statement.

INFORMATION ABOUT YOUR ACCOUNT(S) AND ABOUT YOU: Generally, we will not disclose information to third parties about your account(s) or about you without your permission; however, we may disclose information in the following scenarios:

- when it is necessary to complete transfers or transactions, or to send notice of dishonor or non-payment;
- to our accountants;
- to state or federal government regulators;
- to exchange, in the regular course of business, credit information with other banks, financial institutions, or commercial enterprises, directly or through credit reporting agencies;
- to advise third parties of accounts closed for misuse;
- to furnish information to appropriate law enforcement authorities when we reasonably believe we have been the victim of a crime;
- to comply with government agency or court orders, subpoenas or other legal process or to furnish any information required by statute;
- to furnish information about the existence of an account to any judgment creditor of yours who has made a written request for such information; or
- when we are attempting to collect an obligation owed to us.

ACCEPTANCE: By accepting the terms disclosed in this Agreement, you agree to receive your periodic account statements and other disclosures/notices electronically through our e-Statement service. You agree to be bound by all terms and conditions contained herein in addition to the terms and conditions in our other agreements governing your account(s)/services. You further agree to follow all instructions provided by the e-Statement service, and agree to abide by any terms or conditions which may be added because of future enhancements. By indicating your agreement, you represent to the Credit Union that all account owners and/or authorized users consent to these terms and conditions.