

WINGS FINANCIAL CREDIT UNION ESTATEMENT DISCLOSURE

Note: If you receive eStatements, this agreement was provided to you when you signed up for the service.

By submitting this request you have:

- Elected to obtain your periodic account statements online;
- Agreed to receive electronically any other disclosures or notifications, including IRS reporting information, that the credit union routinely includes with or on statements;
- Requested the credit union to discontinue the mailing of printed account statements for this account number; and
- Consented to and acknowledged that you have read, understand and agree to be bound by the following terms and conditions of the eStatement Agreement.

To participate in this service you must be enrolled in CU Online (Internet banking); have a PC with Internet access; have access to a printer or available storage space on your PC to retain a copy of the file; and maintain an active, valid e-mail address. If at anytime your e-mail address changes, you must notify the credit union immediately. You agree that failure to provide the credit union with an accurate and current e-mail address is not the fault of the credit union.

The following software requirements are necessary:

- Adobe Acrobat Reader 6.0 or higher
- Microsoft Internet Explorer 6.0 or higher, Fire Fox 3.6 or higher, Safari 4 or higher

Once you have signed up, your statements will continue to be provided electronically unless this service is cancelled.

You will be notified each statement period by e-mail when your statement is available online. If your e-mail notice is returned as undeliverable we will discontinue this electronic service and begin mailing statements to your home address the following statement period.

You may request a paper copy of your statement by calling the credit union at 1-800-692-2274. There will be a fee of \$2 per statement.

To return to receiving your statements by mail, you may cancel this service at anytime in person at any credit union office or by phone at 1-800-692-2274. However, if you cancel on the 7th of the month you may not receive either an electronic or paper statement that month. (If you have quarterly statements the same would be true if you cancel on the last day of April, June, September and/or December.) If that happens you may request a paper copy at no charge.

Review of Online Statements

You must promptly review your Online Statements and any accompanying items and notify us in writing within the applicable time period of any specified error, unauthorized signature, unauthorized withdrawal, alteration or other irregularity. You Online Statements will be dated the day the Online Statement availability notification is sent to you by e-mail, and any applicable time periods within which you must notify us of any errors on your account statements shall begin on the date of the Online Statement regardless of when you received and/or access the Online Statement.

By selecting 'Electronic' statements you have indicated acceptance of the above disclosure.