

WINGS FINANCIAL CREDIT UNION eDOCUMENT DISCLOSURE

Additional details for eDocument services are provided in the CU Online Access Agreement and eSign Disclosure.

By submitting a request for eDocuments you:

- Elect to obtain your periodic account statements from Wings Financial Credit Union ("we", "us" or "our") through CU Online.
- Agree to receive electronically your account statements and any disclosure, notice, agreement, correspondence, fee schedule, record, document, IRS reporting information, and other information we provide to you (collectively, "eDocuments")
- Understand we will discontinue the mailing of printed account statements and notices for all accounts which you are the primary member; however we may still mail you documents that are not made available as an eDocument; and
- Consent to and acknowledging that you have read, understand and agree to be bound by the following terms and conditions of the eDocument Disclosure, together with any additional terms pertaining to eStatements or eDocuments contained in the CU Online Access Agreement.

System Requirements

To receive eDocuments you must:

- be enrolled in CU Online;
- have a PC with Internet access;
- have access to a printer or available storage space on your PC to retain a copy of the documents;
- have the following software to access and view your documents:
- Internet Explorer, Mozilla Firefox, Apple Safari, or Google Chrome with 128-bit SSL encryption, JavaScript and cookies enable, and Adobe Reader or other PDF viewing software. The current and previous major release for these browsers are supported. Pop-up blocker settings may need to be modified in order to properly display your documents. Other internet browsers may be used but are not supported.
- keep a current email address on file with us. If at any time your email address changes, you must notify us by logging into CU Online and updating your email address on file, calling 1 800 692-2274 or visiting any of our branch offices.

After you sign up to receive eDocuments, your documents will continue to be provided electronically until this service is canceled. You will be notified by email when an eDocument is available online. We may terminate your access to eDocuments and revert to printed documents at any time for any reason.

You may cancel your eDocument enrollment at any time and return to receiving your documents by mail. To cancel eDocuments, you will need to visit any of our branch offices or call us at 1 800 692-2274. When you change your eDocument delivery option, the change will be effective for all documents within 5 business days.

You agree to promptly review your eDocuments and any accompanying items and notify us in writing within the applicable time period specified in the other documentation for your account of any error,

unauthorized signature, unauthorized withdrawal, alteration or other irregularity. We are not responsible nor liable for your failure in reviewing your eDocuments or failure to notify us.

You may request a paper copy of your statement by calling us at 1 800 692-2274 or visiting any of our branch offices. The current statement copy fee will apply. See our Schedule of Fees.

These terms may be modified, amended or changed at any time. You will be notified of any changes. Any continuation of services after we send you notice of such changes will constitute your agreement to such changes.

We assume no responsibility or liability for your email address that you provide or anyone accessing your emails. We are not responsible for any virus on your computer.

We make no warranty of any kind, express or implied, including any implied warranty of merchantability or fitness for a particular purpose, in connection with the eDocuments provided to you under this Agreement. We do not and cannot warrant that eDocuments will operate without error, or that eDocuments will be available at all times. You agree that our officers, directors, employees, agents or contractors are not liable for any direct, indirect, incidental, special or consequential damages under or by reason of any services or products provided under this Agreement or by reason of your use of eDocuments, including loss of profits, revenue, data or use by you or any third party, whether in an action in contract or tort or based on a warranty or any other legal theory. Further, in no event shall our liability exceed the amounts paid by you for the services provided to you through eDocuments.