



eStatements and Other Electronic Documents Agreement

When you click to indicate your agreement, and any time you access or use eStatements and other electronic documents in SELCO Online Banking, you are agreeing to be bound by the following terms and conditions.

Please also refer to your Online Banking Agreement, which applies to all aspects of and applications within online banking and is incorporated into this agreement as if fully restated herein.

A. Accessing Your eStatement.

To access your periodic SELCO Community Credit Union ("SELCO") financial account statement electronically ("eStatement"), instead of receiving a paper statement sent via US Mail to your address of record, you agree to provide a valid and active email address to SELCO for the delivery of statement notifications. You agree not to hold SELCO liable for sending your statement notification to such email address. If the email address provided is invalid, SELCO may provide your periodic statement via postal mail to your address of record. Any fees assessed by your mobile phone carrier as a result of eStatement alerts are your sole responsibility.

You can request a printed copy of your statement from SELCO anytime. Applicable fees, as outlined in the Rate & Fee Schedule, may be charged for this request. You may make your request by calling SELCO or visiting any branch. View our hours and locations by clicking the "Contact Us" link at selco.org.

B. Tax Forms

You also agree to receive any tax forms SELCO is required to provide for any of your accounts in electronic format ("eTax Forms"). Electronic tax forms will be accessible in the same manner and location as your eStatements. Please note that if a revision to any tax form provided by SELCO is requested or required, SELCO may provide the revised tax form in printed format regardless of your stated preference for eStatements.

C. Disclosures and SELCO Communications

You further agree to receive in electronic format, in lieu of printed documents, any disclosures you are entitled to receive under regulations set by the National Credit Union Administration and other federal and state regulators. You should print or save a copy of each disclosure delivered, read it carefully, and retain it for your records. Disclosures may include, without limitation, (a) account related disclosures covered under the Truth in Savings Act, the Truth in Lending Act, the Fair Credit Reporting Act, the Electronic Funds Transfer Act, and any other current or future federal and state statutes that may be enacted or amended; (b) privacy notices; (c) change-in-terms notifications; (d) daily account notices; and (e) other SELCO communications.

D. Software and Equipment Requirements

An internet browser that supports 128-bit encryption is required to use online banking. You must have software to open PDF files in order to access your eStatements, eTax Forms, and notifications. Your statements will be available through online banking for 12 months from the statement date.

E. Service Availability

Your electronic documents are generally available 24 hours a day, 7 days a week. Your eStatements will be accessible online, generally on or around the 5th business day of each month for those receiving monthly statements. If you normally receive a quarterly statement, your eStatement will be accessible around the 5th business day in Jan, April, July, and Oct. You will receive an email notification when your eStatement is available. However, this service may be unavailable from time to time for routine software and hardware maintenance or due to unscheduled down time.

F. Email Address

If you change your email address, it is your responsibility to tell us your new address as soon as possible to avoid delays in receiving your eStatement notification. You can update your email address by (a) logging in to online banking and updating your contact information; (b) calling SELCO at 541-686-8000 during regular business hours or 800-445-4483 during or after regular business hours; or (c) visiting a branch near you.

SELCO must receive notification of any change in email address at least three business days before the last business day of the month to give us time to complete the change. Failure to do so may result in a delay or lack of delivery of your notification for the given period.

G. Termination of eStatement Services

You may cancel and terminate your eStatement service with SELCO anytime by (1) logging in to online banking and cancelling eStatement services; (2) calling SELCO at the numbers provided in paragraph F, above; (3) sending a secure message via online banking (click the "Contact Us" link); or (4) visiting any branch to request to have your statements switched from electronic to paper delivery. SELCO may terminate this service and Agreement at anytime by giving you advance notification via email.