



## **E-Sign Disclosure and Consent Agreement eStatements**

This E-Sign Disclosure and Consent Agreement allows us to provide you with electronic versions of your Rocky Mountain Credit Union statement(s). Certain laws and regulations require us to provide certain documents to you in “writing” (traditionally this is defined as a paper notice); with your consent, the E-Sign Act allows us to provide these documents to you electronically.

The terms “We”, “Us”, “Our” and “Credit Union” refer to Rocky Mountain Credit Union. “You”, “Your”, and “Yourself” refer to each person applying for electronic delivery. The Electronic signature Act (“E-Sign Act”) applies to all electronic communications between You and Us. When you consent to this disclosure, you agree to the following terms and conditions.

### **Documents sent electronically**

We will provide You eStatements in an electronic format and discontinue sending them to You in paper form. At any time, You may opt to receive these documents in paper form.

### **Authorization**

You must sign up for Online Banking and eStatements to receive eStatements. You must also provide and maintain a valid email address at-all-times, and You must contact Us when You are changing valid email addresses. Invalid email addresses may be grounds for revoking eStatement enrollment.

### **Electronic Notification**

When We deliver eStatements, We will notify You at the email address We have on file. The notice will only inform You of its Availability. Please log-in to Rocky Mountain Credit Union’s Online Banking to access them. You may update Your email address by contacting us at 1-800-624-2341.

We will never use email to ask You to provide or verify Your personal or account information. Any email purportedly from Us that requests Your information or instructs You to click a link or open an attachment may be fraudulent. Please contact Us if you feel you’ve received a suspicious or fraudulent email.

### **Consent Withdrawal**

At any time, You may withdraw Your consent for eStatements. Click on the “Settings” and Unsubscribe” buttons on the eStatements page within online banking to return to paper statements. You can also call us at 1-800-624-2341.

At Our discretion, We may consider an invalid email address, even if valid before, as a withdrawal of consent. There is a \$5.00 fee for paper statement delivery.

### **Maintaining a Valid Email Address**

It is important that you maintain a valid email address, so that we may contact you regarding your account. You agree to maintain a valid email address and promptly notify us of any changes to your email address. You may update your email address by contacting us at 1-800- 624-2341.

**Hardware and Software Requirements**

You will access eStatements via the eStatements tab in Online Banking. To view printer friendly versions of your eStatements, You will need the most up-to-date version of Adobe Reader, which can be found at <https://get.adobe.com/reader/>. Furthermore, You will need sufficient file space on Your computer to save eStatements for Your records (if you choose), unless You print them. eStatements will be stored online for the stated length of time. If these requirements change, we will provide you with an updated Disclosure. You must consent to the new Disclosure to retain eStatement enrollment.

**Paper Copies**

We are not obligated to provide You a paper copy of your eStatements. However, We reserve the right to send you paper copies at Our discretion. If you would like paper copies without revoking Your authorization to receive eStatements, You may either print them Yourself, or You may request them directly from Us. We may charge a fee for this request.

**Termination**

At our Discretion, and if deemed necessary or appropriate, We may provide You notice of termination for eStatements at which time We will convert You back to paper statements.