



**FIRST SOURCE**  
FEDERAL CREDIT UNION

**You're First.**

**First Source Federal Credit Union**

4451 Commercial Drive  
New Hartford, NY 13413  
(315) 735-8571  
(800) 735-8571

## **E-Statement Terms of Agreement and Disclosure**

By agreeing to receive your statement electronically and access your E-Statement, you accept the terms of this Agreement, and hereby authorize First Source FCU ("Credit Union" or "us" or "we") to provide periodic financial statements to you electronically, unless you request paper statements.

### **Your authorization means that you consent and agree to the following:**

1. You will provide us with an email address that will be used to send you all electronic statement related notifications. You will let us know if your email address changes (see contact information below). We may, at any time, convert your electronic statement to paper statement status if we do not have a valid email address for you. You agree to maintain your computer to avoid unauthorized parties from viewing or intercepting your emails, and release the Credit Union from liability from such unauthorized viewing or interception.
2. To access your periodic statement and other documents we have sent to you, you will be required to enter your logon information and password to view the electronic statement(s) and images. You agree that it is your sole responsibility to protect your account number and password from unauthorized persons.
3. You agree that once you sign up for this service you will no longer receive paper statements. You will continue receiving electronic periodic statements and other related notifications electronically until you tell us otherwise. We will send you an email to tell you when your latest periodic statement is available for viewing. If you have a printer connected to your computer, you may print your statement at no charge. If we provide you a paper statement while this agreement is in effect, a fee may apply. Contact the Credit Union for a Fee Schedule.
4. We often include with your paper account statement other periodic notices that relate to account notices or regulatory information, otherwise known as statement inserts. This means that along with your electronic statement you may also electronically receive material regarding but not limited to our Annual Privacy Policy Notification, Change In Terms Notifications, Fee Schedules, Board Election information, NSF and Overdraft Notices, Adverse Action Notices, year-end tax documentation, HELOC coupons, Credit Union letters/communications and any new disclosures as required by law or regulations.
5. You may withdraw your consent to receive E-Statements by contacting us in writing or calling the Credit Union as described below. It may take up to thirty (30) days from receipt of your written notice of cancellation for you to receive your next monthly printed mailed statement, with all subsequent printed and mailed statements arriving monthly or as applicable thereafter. You agree that we can terminate your E-Statements and revert to printed mailed statements for any reason at any time.

### **Minimum Requirements for Viewing and Saving E-Statements**

In order to access your E-Statements online, you must establish and maintain the following:

- You must provide and maintain an accurate email address.
- You must be signed up with our memberONLINE home banking service.
- You must have an internet connection that supports 256 bit encryption. For maximum performance, we recommend that you use the latest versions of Internet Explorer, Safari or Firefox.
- You must have access to Adobe Acrobat Reader software to save and print your E-Statement. Adobe Acrobat Reader is available at no charge at <http://www.adobe.com>.

### **E-Statement System Access**

Access to this service may be unavailable at times due to scheduled maintenance, unscheduled



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maintenance or system outage. In addition both environmental and physical events may occur that may cause the system to become unavailable. First Source FCU will make every reasonable effort to ensure optimum availability of this system.

First Source FCU disclaims any and all liability that relates to the improper use of this service or the data transmitted through the account access link. We are not responsible for any damage that may occur to your personal computer from the use of this service or the data transmitted through the account access link. First Source FCU will notify you of any change to software and hardware requirements needed to access the system. The notification will be sent to the email address we have on record for your account, and will be available from the electronic statement site as well.

**Contact Information**

If you need to update your email address, request a paper copy of your statement or request that we reset your password, contact us via email at [estatemnts@fsource.org](mailto:estatemnts@fsource.org), by telephone at 315-735-8571 or 1-800-735-8571, or at any of our branch offices.

**E-Statement Regulation E Required Disclosure**

In case of errors or questions about your electronic statement(s), notify us by telephone at 315-735-8571 or 1-800-735-8571, or notify us in writing at:

First Source Federal Credit Union  
4451 Commercial Drive  
New Hartford, NY 13413

We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. Please provide the following information in your correspondence:

1. Your name, phone number and account number.
2. Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.
3. The dollar amount of the suspected error.

**Change in Terms**

It may be necessary, from time to time, to change the terms or conditions regarding your E-Statement access. In the event such a change is necessary, we will display a message via email or by written notification.

**Alterations and Amendments**

The terms of this Agreement, applicable fees and service charges may be altered or amended by First Source FCU from time to time. In such an event, First Source FCU shall send notice to your home address or email address as it appears on Credit Union records. Any continuation of the service after First Source FCU sends you a notice of change will constitute your agreement to such change(s). Further, First Source FCU may, from time to time, revise or update the Credit Union program, services, and/or related material(s) rendering prior versions obsolete. Consequently, First Source FCU reserves the right to terminate this agreement as to all such prior versions of the Credit Union programs, services, and/or related material(s) and to limit access to First Source FCU more recent versions and updates.

**By clicking the "Accept" button, you acknowledge and agree to the terms of this disclosure.**

(12/12)