

## **Workers' Credit Union**

### **Electronic Statement Disclosure & Agreement**

By continuing, you accept the terms of this agreement, and hereby authorize Workers' Credit Union to provide periodic financial statements to you electronically. Your authorization means that you consent and agree to the following:

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 immediately if the email address changes. You understand that you have no expectation of privacy if the statement link is transmitted to an email address owned by your employer. You further agree to release Workers' Credit Union from any liability if the information is intercepted or viewed by an unauthorized party at your employer or other email address selected by you.

Upon receipt of your consent and using the email address you provide, we will send you notification of the availability of your periodic account statement each statement period (statement cycle) and you will be required to access the Workers' Credit Union web site in order to view your statements.

You will be required to enter your logon information and password to view the electronic statement(s) and images. It is your sole responsibility to protect your logon and password from unauthorized persons.

Your consent to receive electronic periodic deposit statements shall remain in effect until revoked by you. If you elect to revoke your consent to receive electronic statements you may do so via [email](#) or by telephone at 1-978-345-1021. If the revocation of your consent is received less than fifteen (15) days before the end of your normal statement cycle, it may not take effect until the following statement cycle. Once you sign up for eStatement you will be able to view, save or print the last twelve (12) monthly statements.

If you have chosen Electronic Statements as your Delivery Preference, you will not receive a paper statement. This means that along with your statement you may also electronically receive any materials that would have gone out with the paper statement including disclosures and promotional materials.

### **System Requirements**

To obtain access to your account and your electronic statement, you need an Internet Service Provider (ISP) and a Web browser software program that supports a security technology called Secure Sockets Layer (SSL). Microsoft Internet Explorer version 6.0 or higher or Mozilla Firefox and Adobe Acrobat Reader version 5.0 or higher. For Macintosh users, we suggest Microsoft Internet Explorer version 5.0 or higher or Mozilla Firefox. Cookies and JavaScript must be enabled in the browser options. We also recommend using a computer with a minimum of a Pentium processor, 32 MB (megabytes) of RAM (Random Access Memory), a 28.8K modem and 1.2 GB (gigabytes) hard drive storage. Your electronic statements will be made available online in HTML and the checks in a portable document format (PDF) file.

Accordingly, you will need to have Adobe® Acrobat® Reader® or compatible software installed on your computer in addition to your normal internet browser software in order for you to access, view or print your electronic checks. To download a free copy of Adobe Acrobat Reader®, please visit [www.adobe.com](http://www.adobe.com).

## **System Access**

Access to this service may be unavailable at times due to scheduled maintenance, unscheduled maintenance or system outage. In addition, both environmental and physical events may occur that may cause the system to become unavailable.

Workers' Credit Union will make every reasonable effort to ensure optimum availability of this system. However, Workers' Credit Union is in no way liable for the unavailability of the system or any damage that may result from system unavailability.

Workers' Credit Union disclaims any liability that relates to the improper use of this system. 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. Workers' Credit Union 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 statements site as well.

**Your Responsibility for Maintaining the Security of your Password.** Your logon and password are highly sensitive and extremely confidential and must not be disclosed to others or recorded in or on your personal computer. You agree not to disclose the logon or password to anyone not authorized by you to view your account history. You understand that in providing this information to a third party, you are granting that party the right to view your account statements, which will include your account numbers, your account balances, your account history and images of your cleared checks. You will be responsible for any transaction they may complete. You agree to notify us immediately if you believe any of your accounts have been accessed or your logon has been used without your permission.

Workers' Credit Union reserves the right to discontinue your access to this service if it feels the integrity of your password has been compromised.

## **Contact Information**

If you need information on how to update your email address, request a paper copy of your statement or how to change your password, contact us via [email](#) or via phone at 1-978-345-1021 or at any of our branch offices.

## **Error Resolution Notice**

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed in this brochure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more Information.
3. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

WORKERS' CREDIT UNION  
815 MAIN STREET, P.O. BOX 8207  
FITCHBURG, MASSACHUSETTS 01420-8207  
Business Days: Monday through Friday  
Business Hours: Monday through Friday: 8:00A.M. - 5:00P.M.  
Excluding Federal Holidays  
Phone: 978-345-1021 or 800.221-4020 (for non-local calls in MA & NH)  
MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST

All electronic statements shall be in full compliance with applicable laws and regulations.

You will be notified by e-mail when new documents are available for viewing. Please verify your e-mail address.

**IMPORTANT:** PLEASE PRINT AND RETAIN THIS CONSENT AND AUTHORIZATION