

e-Statement Enrollment User Agreement

Electronic Delivery of Statements and Notices: By accepting the terms below, you agree to receive your periodic account statements of transaction activity for your deposit and loan accounts; notices for insufficient funds, certificate maturity, and other similar account notices; year-end tax forms for dividends earned and mortgage interest paid; and any disclosures required by applicable Federal and State statutes, in electronic form via the e-statement service within UTFCU's Digital Banking.

By accepting this disclosure, you agree to provide us a valid email address and understand the credit union will send an e-mail to the address you provide us advising you when the e-Statement, account notice, or tax form is available for viewing. It is your responsibility to maintain correct contact information (email address, physical address, mailing address, and phone number) with the credit union. Contact information can be updated at any time in UTFCU's Digital Banking by accessing the profile icon and then selecting "Profile". You may also visit any UTFCU branch in person to update your contact information. Failure to maintain correct contact information may result in removal from the e-statement service, potentially resulting in a Paper Statement Fee as detailed in our Fee Schedule.

All other relevant account agreements and disclosures, terms and conditions apply.

Definitions: As used in this Agreement, the words "we", "our", "us" or "the Credit Union" mean UT Federal Credit Union. "You" and "your" refer to the member(s) authorized by the Credit Union to receive e-Statements under this Agreement. "Account" or "accounts" means your accounts at the Credit Union.

System Requirements: In addition to the requirements in our Digital Banking Online Access Agreement, you will need Adobe Acrobat Reader software to read your electronic statements, notices, and tax forms. You have the option to download or print the documents for your future reference. It is recommended you download/save or print copies of all statements, notices, or tax forms for your records and retain them in a secure area for your future reference.

Cancellation of e-Statements: You have the right to opt out of this service and receive your statements and other documents in paper form. You may withdraw your consent to receive electronic statements at any time. If you unenroll in e-Statements, this request applies to all electronic statements, notices, and tax forms. If you change your decision in the future, you will be required to re-enroll in e-Statements. Some statements, notices, or tax forms may not be available for the period in which you were not enrolled.

To unenroll in this service, first log in to UTFCU's Digital Banking and access the Documents and Statements area, deselect the toggle for "Online Statements Only". This process should be followed for each account where you want to receive paper statements, notices, and tax forms.

There are no fees or account restrictions for choosing to withdraw your consent for electronic statements, however, a Paper Statement Fee may be incurred each month. The Paper Statement Fee amount is disclosed in the UTFCU Fee Schedule. Check with a UTFCU Financial Consultant to see if this applies to your account at 865-971-1971 or 800-264-1971, or you may email serviceinquiries@utfcu.org.

Request for Paper Statements: You may request a paper copy of your account statement, notice, or tax document. Contact a UTFCU Financial Consultant at 865-971-1971 or 800-264-1971, or you may email serviceinquiries@utfcu.org to make this request. A Paper Statement Fee may apply for a paper document, as disclosed in our Fee Schedule. Requesting a paper statement, notice, or tax document while enrolled in the e-Statement service does not automatically unenroll you from e-Statements.

Account Ownership and Authorized Access: All account owners and/or Authorized Representatives warrant they have the right, power, and authority to receive electronic statements, legal notices, and disclosures electronically. Any change on delivery preference by one account owner or Authorized Representative will apply to all account owners or Authorized Representatives.

Notice of Errors: Regardless of the delivery method of your account statements, notices, and tax forms, it is your duty to promptly review your account statements within the timeframes noted on the statement and notify us as described in the statement of any error, unauthorized signature, or other irregularity noted.

Our Rights to Amend or Terminate: We may add to, modify, or delete any feature of electronic statements or documents at our sole discretion and may change this agreement at any time. Continued use constitutes agreement with the agreement in effect. We may continue to mail paper statements, legal notices, and disclosures, if required by law.