

Western Rockies Federal Credit Union

Authorization and Agreement to Receive Electronic Statements

By signing this agreement, I hereby request and agree to receive my credit union periodic account statements, newsletters and disclosures electronically and request Western Rockies Federal Credit Union to discontinue mailing paper statements to me. I understand there is no fee for E-Statements and that Western Rockies Federal Credit Union will notify me by e-mail when statements are available to view through a secure web site.

System Requirements I understand that in order to receive such statements, newsletters and disclosures electronically I must maintain an e-mail address and must maintain equipment that meets the following minimum standards:

- Internet-capable computer
- Netscape, Safari or Internet Explorer-compatible browser
- Modem or telephone line or other means of accessing the internet

I hereby acknowledge that my equipment meets these technical requirements for receiving, downloading and printing the information.

Statement Copies I understand that I may print paper copies of my e-statements, newsletters and disclosures on my own printer at any time and at no cost.

I understand that I may request a paper copy of any statement, newsletter or disclosure by calling Western Rockies Federal Credit Union at 970-243-2434 (toll free 877-243-2434) and speaking to a Member Service Representative, or writing to Western Rockies Federal Credit Union at P.O. Box 1089, Grand Junction, CO 81502. I further understand there is a fee per paper statement that I request.

Privacy I understand that the Western Rockies Federal Credit Union does not sell or provide my information to other entities.

Change of E-Mail Address I understand that I must notify Western Rockies Federal Credit Union if my e-mail address changes by providing a written or electronic notice. I understand the effective date of this new e-mail address will be no more than 30 days from the day such notice is acknowledged as received by Western Rockies Federal Credit Union.

I understand when an e-mail notifying me that my statement is available is returned to Western Rockies Federal Credit Union as an undeliverable e-mail, I will be removed from the E-Statement service. If this should happen, my paper statements will be mailed to my physical address. I understand that in order to receive future account statements online I will be required to provide an active e-mail address and re-enroll in E-Statements.

Termination of Consent I understand I may terminate my consent to electronic delivery of my statements at any time by changing my E-Statement preferences, or by calling the credit union at 970-243-2434 (toll free 877-243-2434) and speaking to a Member Service Representative, or writing to Western Rockies Federal Credit Union at P.O. Box 1089, Grand Junction, CO 81502. I agree to allow a reasonable time to resume providing statements in paper form. I understand there are no fees for choosing to withdraw my consent for electronic statements.

Confirmation Acknowledgement Upon my acceptance of the Agreement, my electronic statement services will be available with my next statement cycle.

Signed

Print Name

Date

Member Number

Teller