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CHARTER NO. 2782

Long Island State Employees Federal Credit Union

E-Statement Disclosure

E-Statement Terms of Use

By signing up for E-Statements at Long Island State Employees Federal Credit Union (LISEFCU), you accept the terms of this agreement, and hereby authorize LISEFCU to provide periodic financial statements to you electronically, unless you request paper statements. Your authorization means that you agree to the following:

- You will provide LISEFCU with an email address that will be used to send you all electronic statement related notifications. You will let LISEFCU know immediately if this email address changes (see E-Statement Contact Information). If your email address changes and we are not notified, we will send all electronic statement related notifications to any other email address we may have on record for you. 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 further understand that you have no expectation of privacy if the statement link is transmitted to any email address provided by you, but not owned by you (such as an email address you use at your employer's business). You further agree to release LISEFCU from any liability if the information is intercepted or viewed by any unauthorized party at your employer or other email address selected by you.
- Once we have your consent, you agree to receive information on how to access your monthly statement electronically.
- 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 directed to access the LISEFCU web site in order to view your statements.
- You will be required to enter your logon information and password/PIN 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 statements shall remain in effect until revoked by you. If you elect to revoke your consent to receive electronic statements you may notify us via email at lisefumembers@optonline.net or by telephone at 631-291-9160. If the revocation of your consent is received less than ten (10) days before the end of your normal statement cycle it may not take effect until the following statement cycle.
- By choosing Electronic Statements, you will not receive a paper statement but may request one at any. Please refer to our fee schedule for applicable fee. Along with your statement you may also electronically receive any materials that would have been sent with the paper statement including disclosures and promotional material.

E-Statement System Requirements

To receive your electronic statement, you must have a personal computer or other mobile device with capabilities of accessing the Internet, and an Internet web browser that is capable of supporting 128-bit SSL encrypted communications, which requires a minimum web browser of: Microsoft Internet Explorer (IE) for Windows 7.0, 8.0 or IE 9.0, Netscape Navigator 7.0 or higher, Mozilla Firefox 3.5 or higher, Opera 9.0 or higher, Mozilla Camino 1.0.3 or higher, Safari 4 or higher (requires Mac OS X 10.3 or higher), or Google Chrome 4 or higher. To view and read your statement, you need software that permits you to receive and access Portable Document Format or "PDF" files, such as Adobe Acrobat Reader 6.0 or higher. To save the file to your computer or device, you should have at least 65 MB of available memory.

E-Statement 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. LISEFCU will make every reasonable effort to ensure optimum availability of this system. However, LISEFCU is in no way liable for the unavailability of the system or any damage that may result from system unavailability. LISEFCU disclaims any and all 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.

E-Statement Contact Information

If you need information on how to update your email address, request a paper copy of your statement or request that we change your password, contact us via email at lisefcumembers@optonline.net, by telephone 631-291-9160, or by visiting our office.

E-Statement Regulation E Required Disclosure

In case of errors or questions about your electronic statement(s), please notify us as soon as possible via email at lisefcumembers@optonline.net, telephone 631-291-9160, or notify us in writing at:

**Long Island State Employees Federal Credit Union
State Office Building Room 5A9
250 Veterans Memorial Highway
Hauppauge, New York 11788**

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. Tell us your name and account number
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.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your 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. All electronic statements shall be in full compliance with applicable laws and regulations.

E-Statement 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 notification.

I accept the terms and conditions for E-Statements as stated above, and have demonstrated my ability to access the electronic statement in the format that will be used.

Member Signature: _____ **Date:** _____

Member Name: _____

Member Account Number: _____

E-mail Address: _____