

eStatement Enrollment Form



By signing below you are authorizing the credit union to activate eStatements on your account. You will no longer receive a paper statement via U.S Mail. Instead, you will receive an email notification to the email address you specify below when your statement is available for viewing within Online Banking. You may revert to paper statements at any time. Your signature confirms receipt of the eStatement Service Agreement.

Name _____

Tech CU account number _____

Email address _____

Signature _____ No Signature; authorized eStatement by phone.

Date _____

Branch # _____ Teller # _____

eStatement Service Agreement has been mailed (phone authorizations only).

eStatement Service Agreement



eStatements are the Internet-based service in which Tech Credit Union delivers periodic encrypted account statements to the credit union's website, which are specified under the terms set forth in the Online Banking User Agreement. We, us, Tech Credit Union, or, simply, Credit Union refers to Tech Credit Union, which offers the Service, and which holds the accounts for which statements are being provided through the Service.

By signing up for eStatements, you will no longer receive a paper statement via U.S. mail. If you choose to revert back to paper statements, you can do so by canceling your eStatement service at anytime; a monthly paper statement fee will apply. This Agreement describes your rights and obligations as a user of the eStatement service ("Service"). It also describes the rights and obligations of Tech Credit Union. Please read this Agreement carefully. By enrolling in eStatements, you elect and authorize us, at our discretion, to electronically deliver your account statement(s), which we are required to provide to you under applicable Federal and State statutes and their implementing regulations. Other Federal and State statutes may be enacted or amended in the future to provide for electronic delivery of account statements. Your acceptance below also authorizes us, at our discretion, to provide electronic delivery of such statements pursuant to these statutes after they become effective. If there is more than one owner that is a party to the account, notice to any one-account owner will be effective for all. You further agree to comply with the supplemental terms and conditions set forth in this Agreement, which is set forth below.

Access to Services: You will gain access to your eStatement through the use of your Internet-enabled device, your Internet Service Provider, and your Online Banking logon at www.techcu.org. Acrobat Reader DC (provided free of charge at www.adobe.com) is required to view, save or print your statement.

Security Measures: We will use commercially reasonable measures, consistent with industry standards, to maintain a reasonable level of security over the information contained in the electronically delivered account statement(s). Our security consists of 128-bit encryption of the data contained in the electronic statement to protect it while in transit over the Internet. You understand that these industry standards are dynamic and constantly developing. By accepting this agreement, you acknowledge and understand that there are risks to electronic delivery of account statement(s), including, but not limited to, delay or failure of delivery due to technical difficulties, weather conditions, matters beyond our reasonable control, or interruption and/or alteration of such account statement(s) by third parties in spite of the Credit Union's commercially reasonable security measures. By accepting this agreement, you represent that you have considered our security measures, and find that our security measures are commercially reasonable. In reaching this conclusion, you have considered the historical and potential future content of your statement(s); the risks associated with electronic delivery of account statement(s), and our security procedures. If you conclude that our security procedures cease to be commercially reasonable in the future, you must terminate this agreement immediately in accordance with the procedure outlined below.

Email Address: We will send notification of availability of your periodic account statement(s) to you via email to the last known email address provided by you. You agree to notify us promptly of any change of your email address using the procedures set forth below. If you have not notified us in writing of any change to your email address, you agree that your failure to provide us with a good email address is the lack of ordinary care on your part, and we will not be responsible for any loss that occurs as a result of this failure. If we become aware that you are not receiving your eStatement(s), we will send your eStatement(s) to you via U.S. Mail to your last address known to us, provided, however, we will have no liability for our failure to do so except as otherwise provided for in any applicable Federal statute.

Use of your Security Password: You agree not to allow anyone to gain access to the Service or to let anyone know your Password used with the Service. You further agree that the Credit Union has no control as to the persons who have access to your personal computer and your Password. The Credit Union will not be liable for any unauthorized access to your personal computer using your Password. You agree that it is your responsibility to initiate and maintain the highest level of password security procedures to prevent any unauthorized access to your personal computer or unauthorized use of your Password.

Notice of Unauthorized Access: If you believe your electronic statement has been lost or stolen, or that someone has obtained access to your electronic statement without your permission, immediately call Tech Credit Union's Web Services department Monday - Friday between 8:00 a.m. and 7:00 p.m. (Central Time) or Saturday between 9:00 a.m. and 2:00 p.m. at 800-276-8324 extension 111.

Changing Your Email Address: You may change your email address by accessing the eStatement service and clicking on the "settings" button. The Credit Union shall have no obligation or liability to any of the parties of a multiple ownership account if the email address and/or Password is changed using the procedures set forth above.

Prompt Statement Review: You must promptly review your electronic statement and any accompanying items. If you allow someone other than you to review your statements, you must still review the statement for any errors, unauthorized signatures, lack of signatures, alterations, or other irregularities, because you will be responsible for the wrongful acts of your employees and agents. Any applicable time periods within which you must notify us of any errors on your account statement(s) shall begin on the day notification was sent to you by email, regardless of when you receive and/or open the eStatement. If your statement shows any error, unauthorized signature, lack of signature, alteration or other irregularity, notify Tech Credit Union immediately by calling Monday - Friday 8:00 a.m. and 7:00 p.m. (Central Time), or Saturday between 9:00 a.m. and 2:00 p.m., at 800-276-8324 extension 111 for the Web Services Department or writing Tech Credit Union at: Tech Credit Union, 10951 Broadway, Crown Point, IN 46307. If you do not notify Tech Credit Union within sixty (60) days after the statement was sent to you, you may not recover any money lost after the sixty (60) days which would not have been lost if Tech Credit Union had been notified in time. If a good reason as reasonably determined by Tech Credit Union (such as a long trip or hospital stay) delayed you from contacting Tech Credit Union, Tech Credit Union, at its option, may extend these time periods.

Limit of Tech Credit Union and Other Provider's Responsibility: Tech Credit Union agrees to make reasonable efforts to ensure full performance of the eStatement Service. We shall have no liability for failure to perform any eStatement Service, or for any disruption or delay in performing eStatement Service, in the event such failure, disruption, or delay is due to circumstances beyond our reasonable control, including, but not limited to, failure or disruption of electrical power, computer equipment, telecommunication systems, your Internet Service Provider, or weather conditions. We shall have no liability for any consequential, special, punitive damages or indirect loss under any circumstances. Tech Credit Union is not responsible for any computer virus or related problems, which may be attributable to the Service. You are responsible for obtaining, installing, maintaining, and operating all computer hardware and software necessary for receiving eStatements. Tech Credit Union will not be responsible for any errors or failures from the malfunction or failure of your hardware or software. We make no warranties of any kind with respect to the software program used to access your electronic statement, and we do not warrant that the software program or the eStatement Service will meet your specific requirements. We make no warranties of any kind, whether express or implied, with respect to the use and adequacy of the software program or the eStatement Service We provide under this agreement. We disclaim any and all implied warranties, including, but not limited to, the implied warranties of merchantability and fitness for a particular purpose. Under no circumstances will Tech Credit Union be liable in contract, tort, or otherwise for any special, incidental, or consequential damages, whether or not foreseeable. By consenting to use the Services, you agree to waive any and all right to any of the aforesaid, and you acknowledge that the limit of your remedy is as otherwise expressly set forth herein.

Electronic Mail: If you send Tech Credit Union an electronic mail message, Tech Credit Union will be deemed to have received it on the following business day. Tech Credit Union will have a reasonable time to act on your email. You should not rely on electronic mail if you need to communicate with Tech Credit Union immediately (e.g., if you need to report an unauthorized transaction from one of your accounts, or if you need to stop a payment that is scheduled to occur). You agree that Tech Credit Union may respond to you by electronic mail with regard to any matter related to the Service. Any such electronic mail sent to you by Tech Credit Union shall be considered received within three (3) days of the date sent by Tech Credit Union, regardless of whether or not you sign on to your specified email account within that time frame.

Other agreements: In addition to this Agreement, you and Tech Credit Union agree to be bound by and comply with the requirements of the agreements applicable to each of the accounts for which you elect to receive electronic statements. Your use of the eStatement Service is your acknowledgment that you have received these agreements and intend to be bound by them. You should review other disclosures received by you when you open your accounts at Tech Credit Union.

Termination: To cancel the eStatement Service, use one of the following methods:
(1) Log into eStatements and click on "settings". You can request to revert back to paper statements. Your eStatements will be cancelled from that day forward.
(2) Contact the Credit Union at 800-276-8324 extension 111 and ask to speak with the Web Services Department.
(3) Send us your request in writing to: Tech Credit Union, 10951 Broadway, Crown Point, IN 46307

Fee Schedule: Tech Credit Union offers the benefits and convenience of the eStatement Service to you free of charge. Tech Credit Union reserves the right to update and/or change the fee schedule for eStatements at any time. Members will be provided at least thirty days notification of any additional fees applicable to the eStatement Service.

Governing Laws: This agreement is governed by the laws of the State of Indiana and all applicable Federal law.

