

Electronic Delivery Disclosure Agreement

Authorization and Consent for Electronic Delivery of Statements, Notices, Tax Forms, and Disclosures

By accepting this Electronic Delivery Disclosure Agreement, you agree to receive statements, notices, tax forms, and disclosures in electronic form instead of providing such statements, notices, tax forms, and disclosures in paper form for all accounts you are enrolled in now and in the future. Your consent and agreement will apply to all forms of statements, notices, tax forms, and disclosures required under applicable law of the various agreements between you and the Credit Union and shall remain in effect until you exercise your right to revoke this consent. You may request a paper copy of a statement, notices, tax form, or disclosure by contacting us. You elect and authorize us to electronically deliver your statements, notices, tax forms, and disclosures that we are required to provide you under applicable federal and state statutes and their regulations, as amended from time to time.

Online Banking Enrollment

You understand that online or mobile banking enrollment is required to view electronic statements, notices, tax forms, and disclosures.

Hardware and Software Requirements

In order to use the online and mobile banking, you must obtain and maintain, at your expense, compatible hardware and software as specified by 1st United Credit Union. The requirements for accessing our online and mobile banking and electronic statements, notices, tax forms, and disclosures are as currently as follows. These requirements may change periodically. You must use a tablet, smart phone, or compatible device to use online or mobile banking. You must have a device that uses a supported browser version of a Microsoft Edge, Firefox, or Chrome. You are responsible for installation, maintenance, and operation of devices used to access online and mobile banking. The Credit Union is not responsible for errors, failures, or malfunctions of any device used or attempted to be used for access to online and mobile banking. These responsibilities include, without limitation, your utilizing up-to-date Internet browsers, devices, and best commercially-available encryption, antivirus, anti-spyware, and Internet security software. We are not responsible for, and you might be charged third-party fees related to, your use of online and mobile banking that may include Internet access, data usage, push notifications, text messages, or other third-party charges. The Credit Union is also not responsible for viruses or related problems associated with use of online or mobile banking or any third-party software you may need to use online or mobile banking. Any such software is accepted by you as is and is subject to the terms and conditions of the software agreement you enter into directly with the third-party software provider at the time of download and installation.

You agree to keep us informed of any change in your email address by contacting us or updating your contact information within online or mobile banking. If we attempt to email you a notification that your statements, notices, tax forms, or disclosures are available and our email is returned as undeliverable, blocked, or reported as spam, we reserve the right to convert your election to receive paper.

Current disclosures are retained for your reference within online or mobile banking. Statements, notices, and tax forms are retained for your reference within online or mobile banking for a limited period of time, however, if you need additional history, you may contact us.

By consenting to electronic delivery of statements, notices, tax forms, and disclosures, you acknowledge that you will no longer receive statements, notices, tax forms, and disclosures by mail or in paper form. If you wish to discontinue electronic delivery of disclosures, you can submit a request by clicking Statements & Notices, then Enrollment, then Paper.

By opting in, you accept the terms and conditions of this Electronic Delivery Disclosure Agreement.