



Electronic Statement Enrollment Disclosure

Caltech Employees Federal Credit Union offers you the option of receiving account statements electronically instead of through postal mail. You will access your electronic statement (aka E-Statements) through eBranch, our Online Account Access Service.

To receive E-Statements, the Credit Union must receive your "affirmative consent" - your clear instructions to send statements electronically. To receive your statements electronically, click on the Online Services tab then click on E-Statements. If you choose E-Statements the Credit Union will send your statement electronically until you instruct us otherwise. (See below for information on how to withdraw consent for E-Statements). If you consent to E-Statements, it will be your responsibility to check your email for notices of statement availability.

To receive E-Statements you must have the following minimum software and hardware: an IBM compatible or Macintosh personal computer and Internet access through an Internet Service Provider or Online Service. The statements may be delivered in PDF file format. You may download free PDF document viewer software, Adobe® Reader®, at <http://www.adobe.com/>.

You will receive an email from us notifying you that your E-Statement is available for viewing and printing. This email notification will be sent to your email address on file. If you change your email address, it is your responsibility to immediately notify the Credit Union by updating it directly through eBranch, notifying us in person, or by mailing a notice to the Credit Union.

You may obtain a paper copy of any statement on request, even if you choose E-Statements for your account by contacting the Credit Union. We will provide up to 3 months of paper statement copies at no charge. There is a \$5.00 fee for any additional statements needed.

You may withdraw your consent to receive E-Statements at any time by notifying the Credit Union by phone, email, mail, or in person. We must receive your notice prior to the last business day of the month in order for you to receive a paper statement for that month.

You agree that when you receive statements electronically, you will faithfully and promptly review the statements to ensure there are no errors in the statement and there has been no unauthorized use of your accounts. If you discover any such errors or unauthorized use, you will contact the Credit Union immediately by any of the methods listed under "Contact Information" to protect your Credit Union accounts and to stop any potential fraud or misuse of your account as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. We will investigate your concern 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 you will have use of the money during the time it takes us to complete our investigation.

CONTACT INFORMATION

Caltech Employees Federal Credit Union
P. O. Box 11001
La Cañada Flintridge, CA 91012
818-952-4444 or 800-592-3328

By clicking on the "I Consent" button below, you acknowledge that you have read this disclosure and agree to receive account statements electronically.