

OXFORD FEDERAL CREDIT UNION ELECTRONIC STATEMENT (E-STATEMENT) AGREEMENT & DISCLOSURE

This Agreement is between Oxford FCU, and each participating member of the Credit Union's E-Statement program, together with any person who is authorized by a member to use or access this service. In this agreement, the words "you," "your" and "yours" mean every person who utilizes the E-Statement service. The words "we," "us," "our" and "Credit Union" mean Oxford FCU. The words "the service" refer to the E-Statement service as defined below.

E-Statement Access

Accessing your E-Statement confirms your agreement to be bound by all disclosures and agreements and acknowledges your receipt and understanding of this agreement. You further agree to follow all instructions provided to you in connection with the service. The terms and conditions included in this Agreement are in addition to the terms and conditions of all other account or loan agreements you may have with the Credit Union, including all disclosures made pursuant to such agreements. You agree to abide by any terms and conditions which may be added to this Agreement because of future enhancements to the service.

To access your E-Statement online, you must have an active email address and be able to access the Credit Union's digital banking system with a username and password. We will send you an email notification at your last known email address when your online statement is available. You agree to accept responsibility for notifying us if your email address has changed. Your E-Statements will remain accessible through the digital banking system. The digital banking system is generally available 24 hours a day, seven days a week; however, service may be unavailable from time to time for routine software and hardware maintenance or due to unscheduled down time.

Right to Receive Paper Statements

Once you enroll in this voluntary program, your paper statement will no longer be sent to you. Although, you have elected electronic delivery, you do have a right to receive a paper copy of your periodic statement. You have access to print your periodic statements from digital banking or you may request a copy by contacting us at 800.991.9219, using digital banking message, or visiting a branch. The list of fees applicable to your account(s) provided elsewhere will specify any fee(s) that we may charge for requests to receive an account statement in paper form.

Right to Withdraw Consent

You have the right to withdraw your consent to have your statements provided in electronic form. There are no conditions, consequences, or fees in the event you withdraw your consent. To withdraw consent, you must contact us by phone at 800.991.9219, digital banking message, or visiting a branch.

Hardware and Software Requirements

To access your eStatements you will need a personal computer that has the capability of running software that can access the Internet and that can send and receive electronic mail. For accessing the Internet, we recommend that you use the latest browser version available. To open and view an E-statement or any other document sent by the Credit Union, your computer system must be equipped with Adobe Acrobat software. If you are reading this agreement online, you have the necessary hardware and software to access your E-statement screens.

