

Poverello Federal Credit Union

E-Notices Electronic Disclosures Consent

Federal law requires that we provide important information to you regarding e-notices and e-statements. This Service allows you to receive your periodic statements as well as account notices electronically. You may print or download your electronic periodic statements or notices for future reference.

Contact Information - If you need information on how to update your email address, request a paper copy of your statement, withdraw your consent to receive electronic documents, or request that we change your password, contact us via telephone 419-396-6071, mail our officer, stop by in person.

System Requirements - In order to receive electronic statements, you will need Internet Explorer 7 or higher, Firefox 3 or higher, Safari 4 or higher, or AOL 8 or higher. Macintosh users will need Safari 3 or higher, or Firefox 3 or higher. In order to read the statements you will also need to install Adobe Acrobat Reader 7.0 or higher.

System Access - 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. Poverello FCU will make every reasonable effort to ensure optimum availability of this system. However, Poverello FCU is in no way liable for the unavailability of the system or any damage that may result from system unavailability. Poverello FCU 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.

This Electronic Disclosures Consent is subject to the terms of your Account Agreement with us, which is incorporated herein by reference.

Regulation E Required Disclosure - In case of errors or questions about your electronic statement(s), telephone us at (419) 396-6071, or notify us in writing at Attn: Error Resolution, 201 N Vance St, Carey, OH 43316 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.

- (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 notices shall be in full compliance with applicable laws and regulations. After reading this Agreement in its entirety, please indicate your consent to receiving this Agreement and Initial Disclosure ("Agreement") electronically by clicking "I Accept". If you are not in agreement with e-Statement authorization, please exit this service. YOUR USE OF THIS WEB SITE SHALL CONSTITUTE YOUR AGREEMENT TO THE TERMS OF THIS AGREEMENT.