UT Federal Credit Union Request and Agreement for Electronic Delivery of Statements

This is a request to have the periodic statements of your account with UT Federal Credit Union delivered to you electronically in accordance with the consent below. In this Agreement the words "you" and "your" mean the accountholder and the words "we", "our", and "us" mean UT Federal Credit Union (hereinafter referred to as "Credit Union"). The term "E-Statements" means the electronic delivery of your periodic statements and year-end account statement.

You have the right to receive this disclosure in paper form. To receive a paper copy of this disclosure, please contact the Credit Union at the telephone number or address provided at the end of this Agreement.

If you have more than one Credit Union account (with a separate member number), it is necessary to complete the E-Statements enrollment for each member number for which you wish to receive electronic statements in lieu of paper statements.

To access E-Statements, you must first enroll in Home Banking. Provided that we have a valid email address for you, you will receive an e-mail message on or shortly following the first day of each month notifying you that your E-Statement is available for viewing. Included in that e-mail message will be instructions for viewing your E-Statements. In order to receive the message, we must have a valid e-mail address on file for you. It is your responsibility to provide us with a valid e-mail address and to notify us at the address provided at the end of this Agreement in the event of a change in your e-mail address.

By enrolling in E-Statements you are authorizing the Credit Union to deliver statements of your account by electronic means. The consent you are providing is for electronic delivery of:

- 1. Your periodic UT Federal Credit Union account statement and
- 2. Your year-end UT Federal Credit Union account statement.

You understand and agree that by requesting electronic delivery, you will not receive statements in paper form delivered by regular United States Postal Service mail. You agree that electronic delivery will satisfy the Credit Union's requirement to provide you a periodic statement of your account activity.

You have the right, at any time and without charge, upon a 30-day notice, to withdraw this consent for electronic delivery of your account statement and to again begin to receive your account statements by regular United States Postal Service mail. You may withdraw your consent by written and signed request directed to the Credit Union at the address provided at the end of this Agreement.

To request for a paper copy of a statement, please contact us at the telephone number or address provided at the end of this Agreement. If you are enrolled in E-Statements, a paper copy that we provide you will be considered a duplicate statement copy and will be subject to the duplicate statement charge as reflected on our Fee Schedule.

The system requirements for you to be able to view your statements electronically are:

- 1. Intel® Pentium® III or equivalent processor
- 2. Microsoft® Windows Vista®; Windows® XP Professional®, Home Edition®, or Windows 2000® with Service Pack 4
- 3. 256MB of RAM (512MB recommended for complex forms or large documents)
- 4. Microsoft® Internet Explorer® 6.0 or higher

UT Federal Credit Union 2100 White Avenue Knoxville, TN 37916 (800) 264-1971 or (865) 971-1971

By completing this enrollment process, you are agreeing to all of the terms and conditions of E-Statements as set forth in this Agreement.