

## **Old Hickory Credit Union - Electronic Statement Disclosure**

**Effective March 1, 2016**

This disclosure contains important information about our Electronic Statement product, also referred to as E-Statements. You should keep a copy of this disclosure for your records.

At the end of the disclosure, we will ask you to accept periodic deposit account statements in an electronic format rather than a paper format. Before providing your consent, please read and consider the following information. Then, if you agree, you can click the "I Agree" button at the end of this disclosure.

- **E-Statement Delivery**

Our Online Banking members already experience the convenience of viewing periodic account statements online. Additional convenience and security can be achieved by enrolling in our E-Statement product. When you enroll for E-Statements, you can eliminate the delivery of paper statements.

Our E-Statement product is easy to use, simply login and navigate to the "E-Statements" page within the Online Banking Service.

**There is no charge for this service!**

- **Email Reminders**

If you enroll for E-Statements, we will send you an email alert to the email address you provide when your statement becomes available for viewing online. You can change the email address for the statement alert at any time by accessing "Settings" within the Online Banking service.

The email alert will include a link that takes you to the Online Banking login screen. You can navigate to the "E-Statements" page any time after you login to the Online Banking Service.

- **Statement Availability**

E-statements are securely available online for 24 months. Check images can also be easily accessed online for up to 12 months. Both E-Statements and check images may be downloaded or printed for permanent retention.

You may download or print E-Statements or check copies from your computer if you have the hardware and software described below. You can also save copies to your hard drive or other media for viewing and printing at a later time.

If you need a paper copy, please contact us at:

615-847-4043 x 7166, or 800-998-4043 x 7166, or email us at [questions@ohcu.org](mailto:questions@ohcu.org)

If you need a paper copy of your statement outside of the normal statement cycle, a fee will be charged, as described in our most recent statement of Terms and Charges.

- **Enrolling for E-Statements**

You may enroll for E-Statements as part of the Online Banking enrollment process, or you can “opt-in” at any time by accessing the “E-Statements” page within the Online Banking Service.

- **Canceling E-statements**

You may opt-out of E-Statements at any time by sending a secure message through Online Banking. If you opt-out of E-Statements, we will resume delivery of your paper statements by U. S. Mail. There maybe a fee associated with the reinstatement of paper statement. If you need a paper copy of your statement outside of the normal statement cycle, a fee will be charged, as described in our most recent statement of Terms and Charges.

- **Hardware and Software Requirements**

You don't need any special hardware or software to access E-Statements. If you can access the Online Banking Service, you should be able to access your E-Statements. However, prior to enrolling for E-Statements, you should verify that you have the following required hardware and software

- Internet Access.
- A computer and Internet browser that can support 128-bit encryption.
- Note: For security purposes, you should use the most current version of your web browser, i.e. Internet Explorer, Chrome, etc. The most current browser versions are typically more secure and will support 128 bit encryption.
- Current version of Adobe Acrobat Reader
- Access to a printer or storage medium such as a hard drive so that you can download and/ or print disclosures and/or statements for your records.
- An email address.

For security purposes, we may revise hardware and software requirements.

- **Email Address Changes**

In order to provide E-Statements, we must maintain current member email addresses at all times. It is your sole responsibility to provide us with your correct contact information, including your email address.

You should notify us of any changes to your personal contact information or you can update your personal information through “Settings” in the Online Banking Service.

- **Proceed with Acceptance of E-Disclosures**

With your acceptance below, you agree to accept periodic deposit account statements in an electronic format. You also agree that you have the necessary equipment for accessing and viewing E-Statements and you agree to notify us if you change your email address or if you no longer want to receive statements electronically.