



eStatements Terms and Disclosure

AGREEMENT

This disclosure contains important information about our Electronic Statement product, also referred to as eStatements. You should keep a copy of this disclosure for your records. Accessing your GECU eStatements confirms your agreement to be bound by all disclosures and agreements, and acknowledges your receipt and understanding of this agreement. By entering into this agreement, you understand that GECU will ***no longer*** be providing you with a monthly paper statement and related notices. Until all related notices are available online, you may temporarily receive your notices via U.S. Mail. You will receive an e-mail notification that your statement(s) are available, generally 1-2 business days after your statement cycle.

As used in the Agreement, the words “we”, “our”, “us”, and “credit union” mean GECU. “You” and “your” refer to the account owner(s). “Account” or “accounts” means your deposit account(s) at the credit union.

• Enrolling for eStatements

You are required to have Online or Mobile Banking access in order to access eStatements. To get access to Mobile Banking simply download the app in the Apple Store or Google Play for Android devices. You may enroll/opt-in for eStatements at any time by accessing the “eStatements” tab in Online Banking and follow the prompts. For Apple/iOS Users to enroll/opt-in for eStatements on Mobile Banking click on the “More” tab and then select “eStatements” tab and follow the prompts. For Android users to enroll/opt-in for eStatements on Mobile Banking click on the “Menu” tab and then select “eStatements” tab and follow the prompts.

NOTE: New enrollments will need to confirm that they can view the sample statements and will be required to accept the Terms and Disclosure.

• E-Statement Delivery

Our Online and Mobile Banking app members already experience the convenience of viewing periodic account statements online. Additional convenience and security can be achieved by enrolling in our eStatements service. When you enroll for eStatements, you can eliminate the delivery of paper statements. Our eStatements service is easy to use; simply login to the Online Banking Service, click on the “eStatements” tab to access the eStatement for the account you wish to view, print and/or download. On the Mobile Banking app with an Apple/iOS device click on the “More” tab and then select the “eStatements” tab to access the eStatement for the account you wish to view, print and/or download. On the Mobile Banking app with an Android device click on the “Menu” tab then select the “eStatements” tab to access the eStatement for the account you wish to view, print and/or download.

• E-mail Reminders

If you enroll for eStatements, you will receive an e-mail notification to the e-mail address you provide on Online Banking, when your statement becomes available for viewing online. If the eStatement is not accessed after 10 days, you will receive an e-mail reminder. You can change the e-mail address for the statement notification at any time by contacting us at: 1-800-772-4328 or 915-778-9221 or by accessing the “My Settings” tab within Online Banking.

• Statement Availability

eStatements are securely available online for 13 months. eStatements may be downloaded or printed for permanent retention. You may download or print eStatements from your computer or mobile device 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: 1-800-772-4328 or 915-778-9221. A fee will be charged, as described in our most recent Terms and Conditions, Member/Business Services Fee Schedule.

• **Hardware and Software Requirements**

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

- Internet Access;
- Download the Mobile Banking app in the Apple Store or Google Play.
- A computer or mobile device capable of accessing the internet.
- Internet browser that can support 128-bit encryption, such as Internet Explorer or Mozilla Firefox, Google Chrome, Safari;
- Adobe® Acrobat Reader® (The most recent version may be downloaded free of charge from <http://www.adobe.com>);
- 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 external e-mail address - We may revise hardware and software requirements, and if there is a material chance that the changes may impact your ability to access eStatements, we will notify you of these changes in advance and provide you an opportunity to change your method of receiving your statement.

• **Canceling eStatements**

You may "opt-out" of eStatements at any time online or on the mobile app by accessing the "eStatements" tab in Online Banking or the Mobile Banking app and following the prompts, contacting us at: 1-800-772-GECU (4328) nationwide or 915-778-9221 in the El Paso area or by visiting any one of our full service branch locations. If you opt-out of eStatements, we will resume delivery of your paper statements by U.S. Mail. *You must allow at least one statement cycle for this change to take effect. A fee may be charged, as described in our recent Terms and Conditions, Member/Business Services Fee Schedule.*

• **Joint Accounts**

If your GECU account is owned jointly with another person, either person listed may consent to receive or revoke eStatements and the last request received shall prevail.

• **Change of Mailing Address and Other Information**

In order to provide eStatements, we must maintain current member contact information at all times. You agree to notify us immediately of any change in your mailing address or other information relevant to this Agreement by contacting us at: 1-800-772-GECU (4328) nationwide or (915)778-9221 in the El Paso area, by submitting your updated information under the "My Settings" tab and/or by filling out and submitting the Address Change Form under the "Financial Tools" tab in Online Banking or by visiting any one of our full service branch locations.

NOTE: Mailing addresses cannot be changed through the Mobile Banking app.

• **Service Availability**

The service providing eStatements is generally available 24 hours a day, 7 days a week, however this service may be unavailable from time to time for routine software and hardware maintenance, or due to unscheduled down time.

• **Error Resolution**

You understand the importance of your role in preventing misuse of your account. You agree to promptly examine your statement and notify us immediately of any errors on your account. You may contact us during operating hours at: 1-800-772-GECU (4328) nationwide or (915)778-

9221 in the El Paso area; or write: GECU, Attn: GECU Contact Center, P.O. Box 20998, El Paso, TX 79998-0998. We must hear from you no later than 60 days after we send the FIRST statement on which the problem or error appeared:

1. Tell us your name and account number (if any).
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.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

- **Confidentiality**

You agree to protect the confidentiality of your account, account number, and online banking credentials. Accessing the eStatement will not allow GECU to capture ANY personal information from your computer or mobile device other than a record of the Internet Protocol (IP) address as verification that the statement was accessed and the time and date of each access.

- **Change in Terms**

It may be necessary from time to time, to change the terms or conditions regarding your statement access. In the event such a change is necessary, we will display a message via e-mail notification or by written notification.