



Countryside Federal Credit Union • PO Box 3247 • Syracuse, NY 13220
eStatements

Before you can enroll in or access our Electronic Statement Presentment services ("E-Statement Services"), the Electronic Signatures in Global and National Commerce Act (ESIGN) and other laws and regulations require us to obtain your consent to electronic delivery of your periodic account statements and associated disclosures required under Federal and/or State laws or regulations (collectively "Statement(s)"). Please read this Electronic Statement Disclosure and Agreement (this "Disclosure") carefully and save or print a copy for your records.

TERMS AND CONDITIONS

With submission of this authorization, I request and agree to receive electronically my periodic account statements and all other disclosures from Countryside Federal Credit Union (CFCU). I understand that CFCU may communicate to me via email, or via postings on a website where I may go to retrieve the information.

I understand and acknowledge that I have the right to receive my account statements and disclosures in paper form. With this authorization, I understand that I will no longer receive these documents in paper form, until the time that I revoke this agreement by giving written notice to CFCU. If I revoke this agreement at a later time, I again will begin receiving my statements and disclosures in paper form. If any fees are applicable to issue this revocation, I understand that I will be properly notified. I acknowledge and agree that I will inform the Credit Union in writing within 5 business days of a change in my email address.

I understand and agree that even though I have agreed to receive disclosures electronically, I may contact CFCU by email or telephone to request that a paper copy be sent to me. If any fees are applicable for this service, I understand that I will be properly notified. The current fee (as of 3/14/11) is \$3.00 per statement.

Except as expressly provided in this Disclosure, your participation in the E-Statement Services program does not change your rights and obligations related to your membership, as described in the document entitled "Disclosure Package", which was provided to you at the time you established membership with the Credit Union, as amended by us from time to time (such agreement, the "Member Terms"), and any other agreements and disclosures relevant to your account, including, without limitation, any fees disclosed therein.

The Credit Union's Right to Amend the Services: The Credit Union reserves the right to amend the E-Statement Services and/or the conditions of participation from time to time, including enlargement or restriction of services available through the E-Statement Service. Your use of the E-Statement Service after any change will indicate your agreement to the amendments and affirm your consent to electronic delivery of Statements. The Credit Union will make available to you electronically a copy of any amendments when required by applicable law.

SECURITY PROCEDURES

You acknowledge that you will be able to retrieve your statements electronically through the use of a personal identification number (PIN) which you will choose on your first sign-in. You acknowledge that if you disclose your PIN to anyone else or if your PIN is lost or stolen, third parties may be able to access your credit union statements. You agree to keep your PIN in a place of safe keeping and you agree that the security of your PIN will be your responsibility at all times. You agree to the security methods and techniques set out in this agreement or as amended from time to time. Further, you agree that the credit union will not be liable to any loss arising out of your use of eStatements under any circumstances if you fail to observe the security methods and recommendations set forth in these procedures.

CONSENT

Acceptance of E-Statement Agreement and Consent to Receive Electronic Disclosures: Clicking on the "I Agree" button below constitutes your written signature and consent to be bound by the terms of this Disclosure and to receive Statements electronically. If you select the "Cancel" button below, your enrollment in this E-Statement Service will be discontinued, you will not be enrolled, and you will not receive Statements electronically.