



## **Electronic e-Notice Disclosure & Agreement (Free Service to all Members)**

**Definitions** - The words "we", "our", "us" and "FBFCU", as used in this agreement, mean Fort Billings Federal Credit Union. "You" and "your" refer to the accountholder authorized by FBFCU to receive electronic delivery of periodic account notices "E-Notices" under this Agreement. "Account" or "Accounts" mean your accounts at FBFCU.

**Authorization** - By accepting the terms of this agreement, you hereby authorize FBFCU to provide notices to you electronically. Your authorization means that you consent and agree to the following:

- You will provide us with an email address that will be used to send you all electronic notice related notifications. You will let us know immediately if this email address changes (See Contact Information below). You understand that you have no expectation of privacy if the notification is transmitted to an invalid email address. You further agree to release FBFCU from any liability if the information is intercepted or viewed by an unauthorized party or other email address selected by you.
- Upon receipt of your consent and using the email address you provide, we will send you notification of the availability of your e-Notice and you will be required to access the FBFCU Web Banking site in order to view your statements.
- Your consent to receive electronic notices shall remain in effect until revoked by you. If you elect to revoke your consent to receive electronic notices you may do so from the online Message Center, or you may notify us via email at [memberservices@fortbillings.org](mailto:memberservices@fortbillings.org) or by telephone at (856) 423-1469. In some cases, revocation of your consent may take additional days depending on the timing of the withdraw.
- If you have chosen electronic notices as your Delivery Preference, you will not receive a paper notice but may request one at any time (see Contact Information below). This means that along with your e-Notice you may also electronically receive any materials that would have gone out with the paper notice including disclosures and promotional materials.

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

FBFCU 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. FBFCU will notify you of any change to



software and hardware requirements needed to access the system. The notification will be sent to the email address we have on record for your account, and will be available from the electronic statements site as well.

**Responsibility for Maintaining the Security of your Password** - Your logon and password are highly sensitive and extremely confidential and must not be disclosed to others or recorded in or on your personal computer. You agree not to disclose the logon or password to anyone not authorized by you to view your account history. You understand that in providing this information to a third party, you are granting that party the right to view your account statements which will include but not be limited to your membership and account numbers, your account balances, your account history and front and back images of your cleared checks and FBFCU will accept no responsibility for any resulting losses you incur. This authority will remain in effect until you have notified FBFCU to change your password and given us a reasonable amount of time to act time (see Contact Information below).

FBFCU reserves the right to discontinue your access to this service if it feels the integrity of your password has been compromised.

**Contact Information** - If you need information on how to update your email address, request a paper copy of your statement or request that we change your password, contact us via email at [memberservices@fortbillings.org](mailto:memberservices@fortbillings.org), via telephone (856) 423-1469 or in person and our office located at 962 Billingsport Road, Gibbstown, NJ 08027.

**Regulation E Required Disclosure** - In case of errors or questions about your electronic statement(s), notify us via email at [memberservices@fortbillings.org](mailto:memberservices@fortbillings.org), telephone us at (856) 423-1469, or notify us in writing at Fort Billings Federal Credit Union, Attn: Member Services, 900 Billingsport Road, P.O. Box 369, Paulsboro, NJ 08066 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 (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 and date 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. A more detailed version of Regulation E is available upon request.

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.