

## Electronic Services Package Disclosure

Enrolling for Telcom Credit Union's Electronic Services Package (Statements, Alerts, and Letters) allows you to receive an Electronic Mail (E-Mail) informing you that your E-Statement(s) and E-Letter(s) are ready for viewing. You will also receive Electronic Alerts (E-Alerts) notifying you of account status information when you activate any one of several alert options. In addition, by registering you agree to the following:

1. You will have the convenience of viewing your statements and/or letters electronically, and you will no longer receive paper statements or letters through the U.S. Mail. Upon your validated request, written or verbal, we will send you a paper statement or letter at a cost of \$2 for the first page and \$1 for each additional page. Written requests can be mailed to: 44575 W.12 Mile Road, Novi, MI 48377.
2. You have access rights to an Internet or web-enabled device (e.g. computer, laptop, personal digital assistant, etc.) with Adobe Reader.
3. During enrollment, if you choose to register multiple E-Mail addresses, we will attempt to deliver an E-Mail to each E-Mail address. However, if Telcom is unable to deliver the E-Mail, subsequent delivery attempts will only be made to your primary E-Mail address. If we are unable to deliver an E-Mail to your primary E-Mail address, but we are successful in delivering the E-Mail to a secondary E-Mail address, Telcom reserves the right to change your primary E-Mail address in attempt to deliver your information.
4. Valid E-Mail addresses must be provided to Telcom in order to continue using the E-Services Package. E-Mail address changes should be made through Online Banking.
5. The E-Services Package includes the marketing of Telcom Credit Union's products and services, notifications required by regulation, letters addressing general issues pertaining to your membership, and letters or notifications issued to the membership as a whole. Additionally, an Error Resolution Notice is included as part of your E-Statement(s).
6. E-Letters contain account status information specific to your account (e.g., past due notices, non-sufficient funds notices, CD maturity notices, etc.).
7. You have the right to withdraw consent to use the E-Services Package. If you choose to enroll for the E-Services Package, you will be required to receive all statements and letters electronically. If you cancel this Package (through the E-Services option in Online Banking), all services within the Package will be cancelled.