



Electronic Statement Disclosure & Agreement

By selecting the checkbox next to 'I have read and understand DOCFCU's Electronic Statements', you accept the terms of this agreement, and hereby authorize DOCFCU to provide periodic financial statements 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 statement 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 statement link is transmitted to an email address owned by your employer. You further agree to release DOCFCU from any liability if the information is intercepted or viewed by an unauthorized party at your employer 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 periodic account statement each statement period (statement cycle) and you will be required to access the DOCFCU online teller in order to view your statements. You will be required to enter your logon information and password/PIN to view the electronic statement(s) and images. It is your sole responsibility to protect your logon and password from unauthorized persons. You will be required to enter your logon information and password/PIN to view the electronic statement(s) and images. It is your sole responsibility to protect your logon and password from unauthorized persons. Your consent to receive electronic periodic checking statements shall remain in effect until revoked by you. If you elect to revoke your consent to receive electronic statements you may do so from your online Profile page, or you may notify us via email at service@docfcu.org or by telephone at 202-808-3600 or 888-626-9845. If the revocation of your consent is received less than ten (10) days before the end of your normal statement cycle it may not take effect until the following statement cycle. **If you have chosen Electronic Statements Only as your Delivery Preference, you will not receive a paper statement** but may request one at any time (see Contact Information below). This means that along with your statement you may also electronically receive any materials that would have gone out with the paper statement including disclosures and promotional materials.

System Requirements In order to receive electronic statements, you must have:

- An up-to-date device (e.g., computer, tablet, or mobile phone) which has internet access;
- A current, compatible web browser, including the current or immediately preceding version of Chrome, Internet Explorer, Firefox, Safari and Edge;
- A valid email account;
- An operating system on your device capable of receiving, accessing and displaying Communications in electronic form via text-formatted email or gaining access to the DOCFCU Website using a supported browser, including any necessary software (e.g., Adobe to read PDF documents); and
- If you wish to store or print any Communications, a device capable of storing and printing Communications.
- If you use a spam filter that blocks or re-routes emails from senders not listed in your email address book, you must add relevant Stripe email accounts to your email address book.
- In order to read the statements, you will also need to install Adobe Acrobat Reader 5.0 or higher.

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

Your Responsibility for Maintaining the Security of your Password It is your Responsibility for Maintaining the Security of your logon ID and password. Your logon and password/PIN 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, and your account history. DOCFCU will accept no responsibility for any resulting losses you incur. DOCFCU reserves the right to discontinue your access to this service if it feels the integrity of your password has been compromised. We further reserve the right to terminate electronic delivery of your statements at any time and to switch back to sending statements by mail to the address you have on file with us.

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 service@docfcu.org via telephone at 202-808-3600 or 888-626-9845, or at any of our branch offices.

Regulation E Required Disclosure In case of errors or questions about your electronic statement(s), notify us via email at service@docfcu.org, telephone us at 202-808-3600 or 888-626-9845, or notify us in writing at Department of Commerce Federal Credit Union, P.O. Box 14720, Washington, D.C. 20044-4720 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 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 statements shall be in full compliance with applicable laws and regulations.