ELECTRONIC STATEMENTS (e-Statements) DISCLOSURE AND CONSENT AGREEMENT

Please read this information carefully, print it and retain a copy for your reference.

Consent to Receive Statements Electronically

By accepting this "ELECTRONIC STATEMENTS (e-Statements) DISCLOSURE AND CONSENT AGREEMENT" you consent and agree that NCFCU may provide electronic delivery of account statements (e-Statements) in lieu of paper form for your NCFCU account(s).

Method of Providing Statements Electronically

You understand account statements we provide to you in electronic form will be either:

- Via e-mail; or
- By access to a secure website we designate within an email message we send to you at the time the information is available; or
- By access to a secure web server we designate in advance for such purpose.

Account statements are generated on a monthly or quarterly cycle. When your statements are made available you will receive an email message to notify you of availability. To access your statement log into NCFCU Online and click on the Statements icon.

Please note you must have access to a printer and/or sufficient storage capacity to print, or download and save personal copies of your electronic documents.

Email Address and Contact Information

You understand your responsibility to maintain a valid, active email address and ensure all other contact information is kept current on your account(s) you can update your contact information by using the "Profile" function within NCFCU Online, or by notifying NCFCU by visiting any branch location, or by calling (800) 716-2328.

NCFCU is not liable for any third party-incurred fees, legal liability, or any other issues or liabilities arising from e-Statements or notifications sent to an invalid or inactive email address, or postal address you have provided.

You have the option to have account statements provided to you in paper format.

Withdrawing Consent to Receive Electronic Statements

You may withdraw your consent to receive electronic account statements by visiting any NCFCU branch, by contacting Member Service at (800) 716-2328, by sending an email through the message center, or by stating your intent to withdraw in writing and sending your request to NCFCU, PO Box 658, New Cumberland, PA 17070.

Your request to withdraw consent will become effective no later than (15) calendar days after receipt and confirmation by NCFCU. Upon withdrawing consent you understand you will no longer have access to your electronic account statement; and if you have a Kasasa checking account you will no longer meet the required qualifications; and you will receive account statements in paper form via postal mail service; and you are subject to any fee related to statements as may be set forth in NCFCU Rate & Fee Schedule.

Requesting Paper Copies

You may request a paper copy of any account statement by contacting Member Service at (800) 716-2328, by sending an email to call@ncfcuonline.org, or by visiting any NCFCU branch location. You may also write to: NCFCU, PO Box 658, New Cumberland. PA 17070. Paper copies may be subject to fees as set forth in NCFCU Account Terms and Fees.

Hardware & Software Requirements

You must also have access to a printer and/or sufficient storage capacity to print, or download and save personal copies of your electronic documents.

Consent

By selecting "Yes" you give your affirmative consent for NCFCU to provide electronic account statements to you as described within this document.