

Zeal Credit Union

E-Statement Disclosure Agreement

ELECTRONIC DISCLOSURE AGREEMENT - By entering into this agreement, you understand that Zeal Credit Union will no longer be providing you with a monthly and/or quarterly paper statement. Your statements will be available via Online Banking on or around the 5th business day of the month. You will be notified through your e-mail address on file that your E-statement is available.

ACCESSING YOUR E-STATEMENTS - In order to receive a notification that your E-statement is available, you must provide an accurate, active e-mail address. To access your E-Statements, you must log in to Online Banking, using your secure username and password, click on "Additional Services," and select "Online Statements." The link to Online Banking can be found on Zeal Credit Union's website: www.zealcu.org.

The following web browser versions are the minimum required for Online Banking: Microsoft Internet Explorer, Version 9, Safari 6, Mozilla Firefox 4.0 or Google Chrome; you must also have access to Adobe Acrobat Reader software (available at no charge at <http://www.adobe.com>) to view your E- statements.

If there is a change in the hardware/software requirements associated with Online Banking, we will notify you and provide an explanation of the updated hardware/software requirements. It is your sole responsibility to ensure that your computer and related equipment are compatible with and capable of operating in a manner that allows you to utilize Online Banking and the E-statement service.

ERROR RESOLUTION - A running history of eighteen (18) months of E- statements will be kept in Online Banking. It is your responsibility to print or save your E-statements for future reference. You understand the importance of your role in preventing misuse of your account. You agree to promptly examine your statement and notify us immediately of any errors on your account. We must hear from you no later than sixty (60) days after we sent the first statement on which the problem appears. You may contact us at (800) 321-8570, ext. 7400.

If you need a copy of a statement that is not available in Online Banking, you can request it by calling Member Services at (800) 321-8570, ext. 7400. There is a \$1.00 fee for each requested statement.

CHANGE IN TERMS - It may be necessary from time to time, to change the terms or conditions regarding your E-statement access. In the event such a change is necessary, we will display a message via e-mail notification or through Online Banking.

E-MAIL ADDRESS - If you change your e-mail address it is your responsibility to notify us of your new e-mail address as soon as possible to avoid delays in receiving your E-statement notification. You can update your e-mail address through Online Banking. Simply click on the "My Settings" link to update your personal information.

OTHER ACCOUNT RELATED INFORMATION - When you agree to accept electronic statements, you also agree to receive account notices, regulatory information, and marketing information by electronic delivery.

CANCELLATION OF E-STATEMENTS - You have the right to terminate your E-statements access and receive paper statements at any time. If you wish to cancel E-statements and resume receipt of paper statements, you must notify Zeal Credit Union in writing with your Member Number and signature: by U.S. Mail at Zeal Credit Union, Attn: eServices, 17250 Newburgh Road, Livonia, MI 48152; or by fax at 734-466-6151. If you cancel receipt of E-statements and wish to resume receiving E-statements in the future, it will be necessary for you to go through the sign up process again.

Zeal Credit Union has the right to terminate its obligation to provide E-statements service to you upon ten (10) days prior written notice (e-mail acceptable).

ACCEPTANCE DISCLOSURE - By agreeing to the terms and conditions of this consent, you represent that you are authorized to enter into this agreement for all persons who own or are authorized to access any of your accounts, and that such persons will be bound by the terms of this consent.

By clicking on the "SUBMIT" button you acknowledge that you understand the terms of this disclosure. This disclosure will be available for your review at any time under the "DISCLOSURES" link at www.zealcu.org.