

Electronic Statement Disclosure

Effective August 1, 2006

This disclosure contains important information about our Electronic Statement product, also referred to as E-Statements. You should keep a copy of this disclosure for your records.

At the end of the disclosure, we will ask you to accept periodic deposit account statements in an electronic format rather than a paper format. Before providing your consent, please read and consider the following information. Then, if you agree, you can click the "I Agree" button at the end of this disclosure.

- **E-Statement Delivery**

Our Online Banking members already experience the convenience of viewing periodic account statements online. Additional convenience and security can be achieved by enrolling in our E-Statement product. When you enroll for E-Statements, you can eliminate the delivery of paper statements.

Our E-Statement product is easy to use, simply login and navigate to the "statement" page within the Online Banking Service.

If you enroll for E-Statements, for the first statement cycle, we will send you a paper statement as well as the electronic version. After the first statement cycle, your periodic account statements will only be accessible through our Online Banking Service.

There is no charge for this service!

- **Email Reminders**

If you enroll for E-Statements, we will send you an email alert to the email address you provide when your statement becomes available for viewing online. You can change the email address for the statement alert at any time by accessing "User Services" within the Online Banking service.

The email alert will include a link that takes you to the Online Banking login screen and after you login, it will take you directly to the "Statement" page. You can also navigate to the "Statement" page anytime after you login to the Online Banking Service.

- **Statement Availability**

E-statements are securely available online for 24 months. Check images can also be easily accessed online for 14 months. Both E-Statements and check images may be downloaded or printed for permanent retention.

You may download or print E-Statements or check copies from your computer if you have the hardware and software described below. You can also save copies to your hard drive or other media for viewing and printing at a later time.

If you need a paper copy, please contact us at:

615-847-4043 x 7166, or 800-998-4043 x 7166, or email us at questions@ohcu.org

If you need a paper copy of your statement outside of the normal statement cycle, a fee will be charged, as described in our most recent statement of Terms and Charges.

- **Enrolling for E-Statements**

You may enroll for E-Statements as part of the Online Banking enrollment process, or you can “opt-in” at any time by accessing either the “Statement” or “User Services” page within the Online Banking Service.

- **Canceling E-statements**

You may opt-out of E-Statements at any time by accessing either the “Statement Page” or “User Services” within Online Banking. If you opt-out of E-Statements, we will resume delivery of your paper statements by U. S. Mail. There maybe a fee associated with the reinstatement of paper statement. If you need a paper copy of your statement outside of the normal statement cycle, a fee will be charged, as described in our most recent statement of Terms and Charges.

- **Hardware and Software Requirements**

You don't need any special hardware or software to access E-Statements. If you can access the Online Banking Service, you should be able to access your E-Statements. However, prior to enrolling for E-Statements, you should verify that you have the following required hardware and software

- Internet Access.
- A computer and Internet browser that can support 128-bit encryption.
- *Note:* For security purposes, you should use the most current version of either: Microsoft Internet Explorer, Netscape Navigator/Communicator, or AOL's browser. The most current browser versions are typically more secure and will support 128 bit encryption. Browser upgrades are accessible by clicking on the Online Banking navigation link in the top navigation bar located on our homepage. When this page opens, scroll to the bottom for links to upgrade Internet Explorer or Netscape Navigator.
- Access to a printer or storage medium such as a hard drive so that you can download and/ or print disclosures and/or statements for your records.
- An external email address.

We may revise hardware and software requirements, and if there is a material chance that the changes may impact your ability to access E-Statements, we will notify you of these changes in advance and provide you an opportunity to change your method of receiving disclosures (e.g. change to paper format vs. an electronic format) without the imposition of any fees.

- **Email Address Changes**

In order to provide E-Statements, we must maintain current member email addresses at all times. It is your sole responsibility to provide us with your correct contact information, including your email address.

You should notify us of any changes to your personal contact information or you can update your personal information through “User Services” in the Online Banking Service.

- **Proceed with Acceptance of E-Disclosures**

With your acceptance below, you agree to accept periodic deposit account statements in an electronic format. You also agree that you have the necessary equipment for accessing and viewing E-Statements and you agree to notify us if you change your email address or if you no longer want to receive statements electronically.

If you decide not to enroll for E-Statements, select the “cancel” button below. You can still enroll at later time within the Online Banking Service.