



e-STATEMENT DISCLOSURE

Fort Liberty Federal Credit Union (FLFCU)

P.O. Box 70240 Fort Liberty, NC 28307
910-864-2232

e-Statements: Your *e-Statements* will include the periodic account and transaction activity for your deposit and loan accounts; electronic funds transfer (EFT) services and periodic notice of billing error rights.

E-Disclosures and E-Notices: Along with your *e-Statements* we may provide future documentation including but not limited to: notices of change in terms for deposit, EFT or loan services and Annual Privacy Notices.

Hardware/Software Requirements: You may access your statements as PDF documents. To access disclosure documents online you must have a computer, Internet access, web browser, and a printer or ability to download the disclosures for your records. The minimum standards are:

- Microsoft Edge, Google Chrome, Adobe Acrobat Reader, which support 128-bit encryption);
- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit;
- A personal computer (for PC's: Pentium 120 MHz or higher; for Macintosh, Power Mac 9500, Power PC 604 processor 120-MHz Base or higher), operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying, and either printing or storing document in electronic form.

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

FLFCU 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. FLFCU will notify you of any change to software and hardware requirements needed to access the system. The notification will be posted on our website.

Your Responsibility for Maintaining the Security of your Password: Your logon password is 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 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. FLFCU will accept no responsibility for any resulting losses you incur.

Withdrawal of Consent: You have the right to withdraw your consent to receive future *e-Statements* and E- Disclosures. There are no fees or restrictions for choosing to withdraw your consent. You may give us your withdrawal instructions in person at any branch, by phone at 910-864-2232 or 866-793-5328, by fax to 910- 487-8204, by email to estatemnts@MyFortLibertyFCU.org (please include only the last 4 digits of your account number in your e-mail; this is an unsecured transmission) or you may write us at the address listed below. If you withdraw your consent to receive future *e-Statements* ten (10) days before the end of your normal statement cycle, it may not take effect until the following statement cycle.

ATTN: Electronic Statements
Fort Liberty Federal Credit Union
P.O. Box 70240
Fort Liberty, NC 28307

Paper Option: You have the right to request and receive a paper copy of your *e-Statements* and *E-Disclosures* at any time by contacting us using any of the methods listed above. There may be a fee for requesting any paper copy of a statement or disclosure we have previously provided to you electronically, (see the Rate & Fee Schedule).