



Consent to Receive E-Statements and Electronic Disclosures

By signing this disclosure, you agree to receive your periodic account statements online as well as Arapahoe Credit Union's Membership and Account Agreement, Truth-In-Savings, Rate and Fee Schedule, and Privacy Notice. Your online periodic statement will include the periodic account and transaction activity for your deposit, and loan accounts, electronic funds transfer services, periodic notice of billing error rights.

The credit union will send you an e-mail when your e-statements are available for review, at this time you may access and view your e-statements by selecting the e-statement link on our web page. You understand that you must notify us if your e-mail address changes; to do this simply complete the e-mail address form on the e-statement service.

Your e-statements will be available on our website and can be obtained by using a computer that is linked to the Internet; you may access your statements and disclosures as PDF documents. Please note: you must have Adobe Acrobat Reader software to access your statements, which can be downloaded at no cost to you at <http://www.adobe.com>. Also, please note: you will need the ability to download and store the statements and disclosures electronically; or a printer if you want to create a paper-copy of your statements and disclosures for personal record keeping. Through your consent to receive e-statements and electronic disclosures you are confirming to the credit union that you have access that satisfies hardware and software requirements, printing capability or the capability to store electronically, your financial records from Arapahoe CU.

In the future, should the credit union, by law or regulation, be permitted to deliver any additional notices or disclosures to which you are entitled besides those specifically listed herein, you agree to receive such notices or disclosures in electronic format sent to your last known email-address.

By signing this agreement, you acknowledge the importance of your role in preventing misuse of your accounts and you agree to promptly examine your e-statement for each of your Arapahoe CU accounts as soon as you receive/access it. You agree to protect the confidentiality of your account and account number, and your user ID and password. You understand that your user ID and password by itself or together with information related to your account, may allow unauthorized access to your account. You acknowledge that the Internet is inherently insecure and that all data transfers, including electronic mail, occur openly on the Internet and potentially can be monitored and read by others. We cannot and do not warrant that all data transfers utilizing the Internet, or e-mail transmitted to and from us, will not be monitored or read by others. Your logon password is confidential information that should be known only by you. Arapahoe CU will not, for any reason, ask for your logon password. If anyone contacts you and requests this information, contact us immediately. You are responsible for keeping your logon password confidential.

We make no warranty of any kind, express or implied, including any implied warranty of merchantability or fitness for a particular purpose, in connection with the e-statements provided to you under this Agreement. We do not and cannot warrant that e-statements will operate without error, or that e-statements will be available at all times. Except as specifically provided in this Agreement, or otherwise required by law, you agree that our officers, directors, employees, agents or contractors are not liable for any indirect, incidental, special or consequential damages under or by reason of any services or products provided under this Agreement or by reason of your use of e-statements, including loss of profits, revenue, data or use by you or any third party, whether in an action in contract or tort or based on a warranty or any other legal theory. Further, in no event shall the liability of the Credit Union and its affiliates exceed the amounts paid by you for the services provided to you through e-statements.

You agree that Arapahoe CU will suspend mailing your statements when you consent to receiving e-statements online. This authorization will remain in effect until revoked by you or terminated by Arapahoe CU. To receive your periodic statements in paper form through the mail, you must withdraw your consent to receive online statements by completing the cancellation form on the e-statement service or notifying the credit union. Fees for requesting copies of paper statements will be applied as outlined in our fee schedule which is separately disclosed; there are no fees applied for choosing to withdraw your consent for online statements.

Please write out your email address below if you wish to accept and receive e-statements online from Arapahoe CU.

Member Number _____ Member Name _____

e-mail _____

Member Signature

Date