

ALLEGIUS CREDIT UNION

244 ALLEGIUS DRIVE
BURNS HARBOR, IN 46304
219-787-8049

e-Statement Services Agreement

This Agreement describes your rights and obligations as a user of the E-Statement Service ("Service"). It also describes the rights and obligations of the Credit Union. Please read this Agreement carefully. By pressing the "I Accept" button below, you elect and authorize us, at our discretion, to electronically deliver your account statement(s) instead of delivery by mail, which we are required to provide you under applicable Federal and State statutes and their implementing regulations.

Other Federal and State statutes may be enacted or amended in the future to provide for electronic delivery of account statements. Your acceptance below also authorizes us, at our discretion, to provide electronic delivery of such statements pursuant to these statutes after they become effective. If there is more than one owner that is a party to the account, notice to any one account owner will be effective for all.

You further agree to comply with the supplemental terms and conditions set forth in this Agreement, which is set forth below.

Definitions:

The following definitions apply in this Agreement.

E-Statement

The internet based service in which the Allegius Credit Union delivers periodic account statements, which you accept under the terms set forth in this E-Statement Agreement; and Password. The code you create when enrolling for use in opening your electronic statement. We, us, The Allegius Credit Union, or simply Credit Union refers to Allegius Credit Union, which offers the Service, and which holds the accounts for which statements are being provided through the Service.

Access to Services

You will gain access to your E-Statement through the use of your Internet-enabled device, your Internet Service Provider, and your User ID / Password.

Security Measures

We will use commercially reasonable measures, consistent with industry standards, to maintain a reasonable level of security over the information contained in the electronically delivered account statement(s). Our security consists of 128-bit encryption of the data contained in the electronic statement to protect it while in transit over the internet. Once you receive and open an electronic statement, you are responsible for maintaining the security of the contents of the electronic statement whether viewed, printed, or stored on your computer.

You understand that these industry standards are dynamic and constantly developing. By accepting this agreement, you acknowledge and understand that there are risks to electronic delivery of account statement(s), including, but not limited to, delay or failure of delivery due to technical difficulties, weather conditions, matters beyond our reasonable control, or interruption and/or alteration of such account statement(s) by third parties in spite of the Credit Union's commercially reasonable security measures. By accepting this agreement, you represent that you have considered our security measures and find that our security measures are commercially reasonable. In reaching this conclusion, you have considered the historical and potential content of your statement(s); the risks associated with electronic delivery of account statement(s), and our security procedures. If you conclude that our security procedures cease to be commercially reasonable in the future, you must terminate this agreement immediately in accordance with the procedure outlined below.

Use of your Security Password

You agree not to allow anyone to gain access to the Service or to let anyone know your Password used with the Service. You further agree that the Credit Union has no control as to the persons who have access to your personal computer and your Password. The Credit Union will not be liable for any unauthorized access to your personal computer using your Password. You agree that it is your responsibility to initiate and maintain the highest level of password security procedures to prevent any unauthorized access to your personal computer or unauthorized use of our Password.

Notice of Unauthorized Access

If you believe your electronic statement has been lost or stolen, or that someone has obtained access to your electronic statement without your permission, immediately call the Credit Union during normal business hours.

Prompt Statement Review

You must promptly review your electronic statement and any accompanying items. If you allow someone other than you to review your statements, you must still review the statement for any errors, unauthorized signatures, lack of signatures, alterations, or other irregularities, because you will be responsible for the wrongful acts of your employees and agents. Any applicable time periods within which you must notify us of any errors on your account statement(s) shall begin on the day the E-statement is available on your account, regardless of when you view the E-statement. If your statement shows any error, unauthorized signature, lack of signature, alteration or other irregularity, notify the Credit Union immediately by