



P.O. Box 47528 | Wichita KS 67201
316.265.3272 | 1.800.256.8049

Member Consent to Accept Electronic Delivery of E-Statements and E-Disclosures & Regulation E Disclosures

Definitions. In this agreement, the word "e-Statement" refers to your periodic Statement of Account. The word "e-Disclosure," refers to any other disclosure that we would normally provide to you in a written form that you retain. The words "you" and "your" refer to you, the customer of Credit Union of America. The words "we," "us," and "our," mean Credit Union of America.

Consent to Receive Periodic Statements and Notices Electronically. By signing below, you agree to accept your e-Statements and e-Notices online. Your e-Statement includes transaction activity for all of your share accounts, which includes savings, checking, certificates, loans, credit cards, etc. You further agree that we will discontinue mailing a paper statement to you and will communicate with you electronically, as necessary. You also agree to receive other notices and disclosures online when we elect to make them available in electronic format. These include, but are not limited to, your periodic notice of billing error rights, your periodic notice of how to report errors that involve your electronic funds transfers, and year-end tax statements for dividends earned.

Requesting a Paper Copy of Statements, Disclosures, and Notices. You may request a paper copy of your periodic statement or any other record received electronically under this Agreement by writing to us at the address below or, by e-mailing us via our link to secure messaging within online banking, or by contacting our Service Center at (316) 265-3272 (316) 265-3272. A fee of \$1.00 will be charged for the paper copy. To avoid this fee, consider printing your E-Statement from your computer.

Right to Withdraw Consent. You may terminate this Agreement at any time by notifying us in writing at the address below or, by e-mailing us via our link to secure messaging within online banking, or by contacting our Service Center at (316) 265-3272 (316) 265-3272. There are no fees for requesting to withdraw your consent for e-Statements and e-Notices and going back to paper documents. Please cancel prior to the last day of the month to receive a paper statement for that month's financial business.

System Requirements. The minimum requirements to view your account statements electronically are 64 MB of RAM, 300 MHZ processor, Internet Explorer 6 or higher with 128 bit encryption, and a printer if you wish to print your E-Statement/Notices, or to store (save) your E-Statement/Notices electronically to your computer.

Change of E-mail address. If you change your e-mail address, you agree to notify us of the new e-mail address you will be using. If we change the hardware or software to communicate electronically with you and our change materially affects your ability to access or receive communications electronically, we will notify you of the changes by e-mail and provide you with a statement of your right to withdraw consent. If we receive notice that your email address is no longer valid, we may stop your e-statements and ask you to re-enroll. You will receive paper statements until your re-enrollment is complete.

CREDIT UNION OF AMERICA IMPORTANT INFORMATION & REGULATON E DISCLOSURES

REGARDING YOUR STATEMENT. Transaction dates shown are the dates amounts were debited or credited to your account. Ownership of savings deposits and certificate accounts shown on your statement are not transferable except on the books of the Credit Union. This statement is a permanent record of your account. Income tax information appears on this statement.

HOW TO COMPUTE YOUR FINANCE CHARGES. The balance used to compute the finance charge on open-end loans is the unpaid principal balance at the time of the transaction. On the date an advance is taken, the amount of the advance is added to the unpaid principal balance. On the date a payment is made, the finance charge and any late charges due are deducted from the payment amount and the remainder, if any, is credited to the principal balance. The Annual Percentage Rate (APR) is shown on the loan summary. The phrase "MAY VARY" means that this loan has a variable Annual Percentage Rate.

IN CASE OF ERROR OR INQUIRIES ABOUT YOUR STATEMENT OR LOAN ACCOUNT. If you think your statement is wrong, or if you need more information about a transaction on your statement, write us on a separate sheet of paper, as soon as possible, addressed to:

**Credit Union of America
PO Box 47528
Wichita KS 67201-7528**

We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

1. Your name and member account number.
2. The dollar amount of the suspected error.
3. Describe the error/problem and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about and provide as much information as possible.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount in question.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS. Write or telephone us at the address shown below as soon as you can, if you think your statement or automated teller machine receipt is wrong, or if you need more information about a receipt or transfer on the statement marked "REG E":

**Credit Union of America
PO Box 47528
Wichita, KS 67201-7528
316.265.3272 or 800.256.8049**

We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. Tell us:

1. Your name and member account number.
2. The error or transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
3. The dollar amount of the suspected error.

We will determine whether an error occurred within 10 business days (5 business days for debit-card point-of-sale transactions and 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the error involved a new account, a point-of-sale transaction or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days for a debit card point-of-sale transaction and 20 business days if the transfer involved a new account) for the amount you think is in error, so you will have use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered new for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened. We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. If there is no error, the funds in question will be withdrawn from your account. You may ask for copies of the documents that we used in our investigation.

Signature: _____

Date: _____

**Credit Union of America
711 W. Douglas
Wichita, KS 67213**