

## **VYSTAR CREDIT UNION AGREEMENTS AND DISCLOSURES E-STATEMENT AND E-NOTICE TERMS AND CONDITIONS**

The terms and conditions of this Agreement shall apply to and govern the electronic delivery of VyStar I Credit Union's periodic statements, loan and credit card statements, notices and disclosures. In this Agreement, the words "Credit Union," "Branches," "us," "we," "our," "VCU," or "VyStar" means VyStar Credit Union. The words "you," "your," "signer," and "owner" refer to you the member(s)/owner(s)/signer(s), as well as anyone you permit to access your deposit or loan account(s), including but not limited to savings, checking, money market, home equity line of credit, credit card and line of credit. The words "e-Statement", "statement" or "electronic statement" refers to the electronic version of your periodic VyStar account statements and credit card statements, if applicable. The words "e-Notice" or "notices" refers to the electronic version of notices, disclosures and communications related to your account. "Electronic Communications" includes, but is not limited to, any and all current and future notices and disclosures that we provide to you electronically, as well as documents, statements, data, records and all other communications regarding your relationship with VyStar. All agreements, disclosures, rules and regulations applicable to your account, including other agreements you have with VyStar, now or in the future, remain in effect and are made a part of this Agreement by reference unless specifically modified.

### **1. CONSENT TO ELECTRONIC DELIVERY.**

You specifically agree to receive electronically your periodic VyStar account statement, credit card statement, loan statement, notices, and any other disclosures or communications regarding your relationship with VyStar. You may still receive correspondence and notices via postal service. When statements, notices and/or disclosures are available, you will receive an e-mail message, along with instructions on how to access them. Notice to any account owner will be considered notice to all account owners. Any owner of this VyStar account has the right to establish an e-Statement service for an account.

### **2. ACCESS.**

Use of the VYSTAR Internet Banking service is required to access your statements, notices, disclosures. You agree not to give or make available to unauthorized individuals your password or other means of access to your account or account records. If you permit other persons access to your account information, you may be responsible for any transactions they conduct on your account(s). If you believe that your password or other means to access your account has been lost or stolen, or that someone may attempt to use your account information without your consent or has transferred money without your permission, you must notify VyStar at once by calling 904-777-6000, option 9, or 800-445-6289, or option 9, during normal business hours.

### **3. WITHDRAWAL OF CONSENT** - Electronic delivery of your statements, notices and disclosures is available for all account types. You have the right, upon 10-day notice, to withdraw this consent for electronic delivery of your account statements, notices and disclosures and again receive them by mail in paper form. This action may result in the

assessment of fees on certain accounts. Refer to the current Consumer Fee Schedule. You may withdraw your consent by secure mail through VyStar Internet Banking, by written and signed request sent to VyStar Credit Union, P.O. Box 45085, Jacksonville, FL 32232-5085, or by telephone at 904-777-6000, option 9, or 800-445-6289, option 9.

**4. PAPER VERSION OF ELECTRONIC COMMUNICATIONS.**

VyStar provides a history of your statements online for your access. Not all notices are currently available in electronic format and you may receive a notice by mail at the address on file for your account. You may request a paper copy of any eNotice sent to you within 90 days or a paper copy of your account statement by contacting us by telephone at 904-777-6000, or 800-444-6289, secure mail through VyStar Internet Banking or visiting any branch. There is a fee for each copy requested. Refer to current Fee Schedule.

**5. HARDWARE, SOFTWARE AND OPERATING SYSTEM.**

You must have a device capable of supporting the current version of one of the following Internet browsers: Internet Explorer, FireFox or Safari. You are responsible for installation, maintenance, and operation of devices used to access VyStar services. VyStar is not responsible for errors or failures from any malfunction of any device used, or attempted to use, for account access. VyStar is also not responsible for viruses or related problems associated with use of any online system. Statements, notices, tax forms and disclosures will be available in a PDF file format; you will need Adobe® Reader® or another PDF viewer is required to view the statements, notices, and disclosures and access to a printer to print the documents. Adobe® Reader® may be downloaded at the time of retrieval.

**6. VALID AND CURRENT EMAIL ADDRESS, NOTIFICATIONS AND UPDATES.**

Your current valid email address is required in order for you to obtain VyStar Internet Banking Services. You agree to keep VyStar informed of any changes to your email address. You may change your email address through Settings/Services - Personal Information - Changer Username/Password. If you have multiple accounts at VyStar, you are required to update your e-mail address for each account. VyStar may notify you through email when updated disclosures and agreements are available. It is your responsibility to use VyStar Internet Banking regularly to check for Electronic Communications.

**7. CANCELLATION OF SERVICES.**

Electronic delivery of your statements, notices and disclosures will be terminated if you or VyStar terminate your VyStar Internet Banking access. Refer to the Internet Banking Agreements and Disclosures for additional information. After termination of Internet Banking access, paper statements, notices and disclosures will be mailed to the address on file for your account.