



## **eStatement & eNotice**

The following information explains your rights under the Electronic Signatures in Global and National Commerce Act ("E-SIGN"). Please read this notice carefully before requesting our eNotice, eStatement or eDisclosure service. Cincinnati Police Federal Credit Union's eNotice, eStatement and eDisclosure services are offered free of charge to our PC Access members. If you have any questions, please email us at [info@copfcu.com](mailto:info@copfcu.com) or call (513)381-2677 or 1(800)810-0221.

### **eNotices**

You consent to receive information electronically through Cincinnati Police FCU's eNotice service. You may choose to receive any or all of the items listed below in an electronic format. Once you have selected to receive an item electronically, you will no longer receive that item via postal mail service.

Insufficient Funds Notices (for any draft or ACH item)  
Courtesy Pay Notices  
Loan Delinquency Notices  
Certificate Notices (for renewal, redemption and maturity)  
High or Low Balance Notification  
ACH Debit, ACH Deposit and Payroll Deposit Notification

### **eStatements**

You consent to receive your periodic statement of account electronically. The credit union will notify you by email when your statement is available for viewing or printing through PC Access. By agreeing to receive your statements electronically, you also authorize the credit union to discontinue sending your statements via postal mail service.

You have the right to withdraw your consent to receive eStatements or eNotices at any time. To do so, you may change your preferences through Online Banking by selecting Email Options from the Maintenance menu or by contacting the credit union by email at [info@copfcu.com](mailto:info@copfcu.com) or by calling (513)381-2677 or 1(800)810-0221.

You may change the email address used for the receipt of eNotices or eStatements at any time. You may do so by selecting Email Options from the Maintenance menu in Online Banking.

You have the right to have any item, sent to you electronically, re-sent in paper format. If you would like to receive a paper copy of any electronic notice you have received, you must contact the credit union within 5 business days of the notice effective date. Contact may be made by calling (513)381-2677 or 1(800)810-0221 or by emailing us at [info@copfcu.com](mailto:info@copfcu.com).

You can access your periodic statement of account through Online Banking by selecting the Statement Delivery option. The preferred browser for Online Banking is Microsoft Internet Explorer version 6.0 or higher. Statements can be viewed using Adobe Reader version 7.0 or higher. If you do not have Adobe Reader, you may download it for free from the same Statement Delivery page in Online Banking. Statements retrieved through Online Banking may be viewed, printed or downloaded as desired. Please note, for best results, a broadband connection is recommended.

## **eDisclosures**

As permitted by law, you hereby authorize Cincinnati Police FCU to electronically provide any and all documentation (agreements, disclosures, notices, statements, and the like) related to our various products and services that you may from time to time request and/or use. The electronic transmission of such documentation may be conducted in a variety of means such as (a) an electronic message ("e-mail") sent to you at the e-mail address specified by you (and/or any other address specified by you); (b) your active retrieval via the internet by any internet access means from a specific internet location (identified by us in an e-mail message sent to you by the Credit Union); and/or (c) any other means of electronically providing such documentation.

You understand and agree that your consent will remain in effect until and unless withdrawn by you either in an electronic message sent by you to us or by written request for withdrawal of your consent sent by you to the Credit Union. Your withdrawal of consent to receive documentation in this manner will take effect within a reasonable time period following the receipt of your request.

This authorization does not affect your right to receive such documentation on paper or in a non-electronic form and you may at any time request that any electronically provided documentation be provided in a paper or non-electronic form. You agree to immediately provide us updated contact information in the event that your e-mail address (or any other means you have provided us to contact you) becomes unusable or inaccurate for any reason.

A description of the current means used to provide electronic documentation along with current hardware and software requirements to receive such documentation is provided to you separately. You will be provided updated information in the event that we change these methods and/or hardware/software requirements.

To receive electronic records, you understand that the use of a device such as a personal computer ("PC") or personal digital assistant ("PDA") that has a graphical user interface, or "browser", capable of accessing and viewing electronic communications reasonably expected to reside on and transmit within the internet will be required. Additionally, various software such as those which can view an electronic file in a portable document file (PDF) format, may be required to view certain electronic communications. Our system is currently designed to operate using world wide web technologies and protocols which are adaptable to a wide variety of end user systems. More specifically, our system uses SSL encryption and requires a browser with an appropriate Root CA Security Certificate and uses 128 bit encryption. Some browsers may require an update to their security certificate to properly access the system.

For questions or assistance with eNotices, eStatements or eDisclosures, please contact us at (513)381-2677 or (800)810-0221.

