



Bulldog Federal Credit Union E-Statement Disclosure

By choosing the "**I accept**" button below, you elect and authorize us to periodically deliver your account statement(s) or other documents to you via electronic means. You understand that you will no longer receive a printed statement through the mail. We will provide you with the ability to view statements electronically for free; however, it is your responsibility to view, print, and/or save the documents for future reference.

It is your responsibility to examine the statement with reasonable promptness. If you notice any errors or unauthorized activity, you must notify the Credit Union within 60 days of receipt of the first statement on which the error appeared. Should you discover an error, you will follow the procedures outlined on the reconciliation form also provided electronically with your statement.

You will access your electronic documents through use of your own Internet connection, your Internet Services Provider (ISP) and your own Internet-capable equipment.

You understand that the standards employed in delivering documents electronically are constantly evolving and changing. By accepting this agreement, you acknowledge and understand that there are risks to electronic delivery of document(s). These risks include, but are 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 documents by third parties despite commercially reasonable security measures.

You agree not to allow anyone to gain access to the Service or let anyone know your password used with the service. You further agree and understand that you are solely responsible for the persons who have access to your personal computer and its password.

You are responsible for obtaining, installing, maintaining, and operating all computer hardware and software necessary for receiving documents electronically. We are not responsible for any errors or failures due to the malfunction or failure of your hardware or software. We make no warranties of any kind with respect to the software program or that the electronic document service will meet your specific needs.

By consenting to use the service, you agree to waive any and all right to any of the aforesaid, and you acknowledge that the limit of your remedy is as otherwise expressly set forth herein. You should not rely on electronic mail if you need to communicate with the originator of the document.

We may modify the terms and conditions applicable to the service from time to time by mailing or by delivering a notice of modifications to you at the address shown on your account records, and revised terms and conditions shall be effective at the earliest date allowed by applicable law. We may send any notice to you via electronic mail and you will have been deemed to have received it three (3) days after it is sent. We reserve the right to terminate this agreement and your use of the service in whole or in part at any time without prior notice. To cancel the e-statement service, you must notify us by providing your name, address and the effective date to stop this service.