



300 S. Plumosa St.
Merritt Island, FL 32952
Telephone: 800.662.5257
e-mail: Mserv@launchcu.com

eStatement Agreement

Please carefully read this eStatement Agreement (the "Agreement") and click below to sign that you agree to these terms and conditions. When you check agree, you are providing your electronic signature agreeing that Launch Credit Union may send Account Statements (as defined below) to you in electronic form instead of on paper.

This notice contains important information that we are required by law to provide to you. You should print and keep a copy for your records. If you have any questions about receiving information in electronic form, please contact us.

The terms and conditions of this Agreement are in addition to the terms and conditions of any and all other agreements you have with Launch Credit Union (LCU). The words "we," "us," and "our" refer to LCU, and the words "you" and "your" mean you, the individuals or entity identified on the Accounts, including joint owners and authorized users. As used in this Agreement, "Account" means the accounts you have with us, including your deposit accounts, your credit card accounts, your loan accounts, your membership, and all other transactions with LCU. "eStatements" and "Statements" mean, in electronic form, periodic statements and electronic records of your Account, notices of change in terms in your Account, disclosures related to your Account, and all related communications and documents, including but not limited to information that we are required by law to provide to you in writing.

Agreement to Receive Electronic Delivery of Account Statements (eStatements)

After you read the following information, you may consent to receive eStatements by electronic delivery to replace your future paper Account Statements, by clicking on the "I Agree" button below. eStatements are generally delivered through digital banking. However, in certain instances they may be delivered by e-mail, or by e-mail notification providing you with a link to access eStatements. This Agreement may be amended by LCU at any time at its discretion. You will receive notice of amendments as required by applicable law. If there are other owners and/or signers on the Account, by clicking on the "I Agree" button below, you are representing and warranting to LCU that you have the consent of the other Account holders/signers to agree to the terms in this Agreement on their behalf. You understand and agree that Statements are considered delivered when provided to any Account owner. When you agree to eStatements, you will receive an electronic statement for all Accounts on which you are an Account holder. By consenting to eStatements, you agree that each Account for which you have ownership or authorization may be opted into eStatements.

Your E-mail Address

By enrolling in eStatements, you authorize us to use your e-mail address(es) to communicate with you electronically. You agree to provide us with an e-mail address at which you can receive eStatement availability notifications and electronic records. You agree that if you change your e-mail address, it is your responsibility to provide us with a new e-mail address. You can update information (such as your e-mail address) through digital banking, by U.S. Mail to the address listed above, or by visiting the nearest LCU branch location. If we determine that an e-mail message regarding the availability of eStatements is undeliverable, we may, at our sole discretion, choose to mail Statements and records to you through a postal service. We reserve the right to send any or all electronic records or Statements in paper form to the last mailing address you provided, as shown in the records of LCU. If you, or an authorized signer, opts out of eStatements, or becomes disqualified from Digital Banking, additional fees may be assessed for the delivery of paper Statements; please refer to our consumer [Schedule of Fees and Charges](#) or our [Business Fee Schedule](#).

Equipment and Software Requirements

To receive eStatements, you must meet the Basic Minimum Hardware and Software Requirements as outlined in the [E-Sign Disclosure & Consent](#). By enrolling in eStatements, you represent that you have the necessary equipment and software to download, access, read, review, print and store the eStatements we provide. The equipment and software requirements may change. In the event that changes to the Basic Minimum Hardware and Software Requirements create a material risk that you will not be able to access prior eStatements or receive future eStatements, you will receive advance notice of such changes, and you must comply with the changes and again agree to receive such eStatements electronically in order to continue receiving eStatements. You are solely responsible for setting up, maintaining, and operating your internet access, equipment, and software and for satisfying all equipment and software requirements.

Accessing Electronic Records, eStatements, and Electronic Tax Statements

Each time you access eStatements, or permit another to access your eStatements, you acknowledge receipt of this Agreement, as it may be amended from time to time, and agree to be bound by all terms and conditions contained herein. You further agree to follow all instructions provided and reflected on your computer screen. eStatements delivered through digital banking may only be accessed after you log in to your account. Using your User ID and password, you can access your eStatements 24 hours a day, seven days a week, except when the service is unavailable. We strive to make your eStatements available for viewing within five (5) business days after the date of the statement and remain available for a minimum of 12 months from the date of the statement; we recommend you save eStatements in a form you may keep permanently. When eStatements are available for your review, you will be notified at the e-mail address you have registered with us. An eStatement will be considered delivered to you on the day that it was first made available to you for viewing. LCU is not liable for the unavailability of eStatements or any consequential damages that may result.

Your Right to Receive Paper Statements and Records and to Withdraw Consent

You have a right to receive paper copies of any eStatements when applicable law specifically requires us to provide such documentation. You have a right to receive past or current statements in paper form. You may withdraw your consent to receive eStatements at any time, but doing so will not alter the validity of electronic records that were made available to you prior to your withdrawal of consent. You can obtain a paper copy of an eStatement by printing it yourself or by requesting that we mail you a paper copy. A fee may be charged as disclosed in the applicable fee schedule. To request a paper copy, please submit your request via e-mail, secure message, phone, or live chat. To withdraw your consent to receive eStatements, contact us at the address or telephone number listed above, or change your eStatement selection through Digital Banking. Withdrawal of consent will be effective only after we have a reasonable period of time to process your withdrawal. After termination of eStatements, a Mailed Statement Fee may apply as disclosed in the consumer [Schedule of Fees and Charges](#) or [Business Fee Schedule](#).

Fees

Fees may be charged for select accounts as disclosed on our consumer [Schedule of Fees and Charges](#) or [Business Fee Schedule](#). You agree that we are authorized to deduct all fees from any of your Accounts without prior notice.

Your Responsibility to Review eStatements

You are responsible for reviewing your eStatements and if there are any errors or unauthorized transactions, you must notify us within the specified time frame outlined on the back of your Statement. If you do not notify us within the specified time frame, you agree that the eStatement is a final and uncontestable statement of your Account, unless the law provides otherwise. See the Error Resolution Notice on your eStatement for an explanation of your rights and responsibilities and for more information.

eStatements

eStatements will be electronically delivered to you monthly for your share accounts, unless there are no transactions in a particular month, in which case eStatements will be electronically delivered to you at least quarterly.

Error Resolution Notice

In Case of Errors or Questions About Your eStatements, follow the Error Resolution Procedures found on your eStatement. If you do not receive your eStatement, please contact us via your preferred contact method: Mail:

300 S. Plumosa St, Merritt Island, FL 32952. Phone: 800-662-5257. Email: Mserv@launchcu.com.

Dispute Resolution

In the event of a dispute, you agree to resolve the dispute according to the terms and conditions of the consumer [Membership and Account Agreement](#) or [Business Membership and Account Agreement](#), as applicable, and any arbitration agreement, which shall supersede any and all other verbal agreements or verbal representations made by us or our employees. This Agreement shall not be modified except in writing authorized by LCU.

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