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## **eStatements Agreement**

Please carefully read this Agreement, and sign and click below to agree to these terms and conditions. By signing below, you agree that Launch Credit Union may send Account Statements and related documents 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 all of your future paper Account Statements, by typing your name and clicking on the "I Agree" button below. eStatements may be delivered to you by e-mail, through digital banking, or by e-mail notification providing you with a link to access eStatements. This Agreement may be amended by the LCU at any time at its discretion. You will receive notice of amendments as required by applicable law.

### **What do eStatements include?**

eStatements include, 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. When you agree to eStatements, you will receive an electronic statement for all Accounts on which you are an account holder.

### **Your E-mail Address**

By enrolling in eStatements, you authorize us to use your e-mail address to communicate with you electronically. You agree to provide us with an e-mail address at which you can receive statement 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 for eStatement notifications. 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 to you 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 to you in paper form to the last mailing address you provided, as shown in the records of LCU. Paper statements are subject to a fee, please refer to our Schedule of Fees and Charges at [www.launchcu.com](http://www.launchcu.com).

### **Equipment and Software Requirements**

To receive eStatements, you need Internet access and make sure your browser is within the latest 2 versions (such as Chrome, Firefox, Safari and Edge). Please note that Internet Explorer does not support our Digital Banking platform. 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 to you. The equipment and software requirements may change. You will receive advance notice of any changes, and you must comply with the changes in order to continue receiving eStatements.

You are solely responsible for setting up, maintaining, and operating your internet access, equipment, and software and 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 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. eStatements may be delivered monthly, or at least quarterly if there are no transactions during the month. 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. When eStatements are available for your review, you will be notified at the e-mail address you have registered with us. eStatements will be considered delivered to you on the day that they were 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 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 Fee Schedule.

### **Fees**

Fees may be charged for select accounts as disclosed on our Schedule of Fees and charges. 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 60 days after statement delivery. If you do not notify us within 60 days, you agree that the eStatement is a final and uncontestable statement of your account, unless the law provides otherwise. See the Error Resolution Notice below for an explanation of your rights and responsibilities and for more information.

### **Periodic Statements**

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

### **ERROR RESOLUTION NOTICE**

In Case of Errors or Questions About Your eStatements, call or write us at the telephone number or address listed above, as soon as you can, if you think your statement is wrong or if you need more information about a transfer listed on the statement. We must hear from you no later than 60 days after delivery of the FIRST statement on which the problem or error appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the 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. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (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 4 days (90 days if the transfer 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 (20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during

the time it takes us to complete our investigation. If we ask you to put your question or complaint in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account 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 business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

In the event of a dispute, you agree to resolve the dispute according to the terms and conditions of this Agreement, which shall supersede any and all other verbal agreements or representations made by us or our employees. This Agreement shall not be modified except in writing authorized by LCU.