



FedStar Credit Union

E-STATEMENT DISCLOSURE

Welcome to FedStar Credit Union's online electronic account statement delivery service (hereafter referred to as "E-Statement"). Please read this agreement carefully and consider printing a copy for your records.

In this Agreement, "we," "us," and "our" mean FedStar Credit Union. The words "you" and "your" mean the person(s) accessing "E-Statements," which are an electronic form of the periodic paper statements available through FedStar Credit Union's Online Banking Service.

You agree to the following provisions regarding E-Statement services received from FedStar Credit Union:

YOUR CONSENT

By giving your consent, you agree to receive E-Statements in lieu of periodic paper statements for all accounts enrolled now and in the future in FedStar Credit Union's Online Banking Service. If you do not consent to receiving E-Statements, you should not proceed with your enrollment for the E-Statements service.

For multi-party accounts, consent or withdrawal of consent to receive electronic disclosures, records, or other information by any authorized party to the account will be effective for all account holders.

With this consent, you also agree to receive in electronic form of any communication normally provided in the paper periodic statements, including contract change in terms, Privacy Policy notification and other notices that may be required by law.

HOW TO GET YOUR E-STATEMENTS

You will be notified by e-mail that your E-Statement is available to view. It is your responsibility to review each statement provided through online banking.

If your e-mail is returned as undeliverable, an attempt will be made to contact you. If contact cannot be made, a paper statement may be sent to you through the U.S. Mail for the current and future statement cycles, and your online banking services may be terminated. If you need a paper copy of your statement, you may choose to print it yourself or request that we mail you a copy. To request a paper copy, contact us by telephone at 979-846-7456. We may charge you a service fee for the paper copy.

YOUR RESPONSIBILITY TO NOTIFY US REGARDING ERRORS, IRREGULARITIES OR UNAUTHORIZED ACCESS

You must promptly review your E-Statements and any accompanying items. Notify us immediately of any suspected error, alteration, or other irregularity with your E-Statements, with your account, and including any unauthorized access. Telephone us immediately is the best way to keep your losses down. In addition, you must also notify us in writing to preserve your rights. Notification of suspected errors, alterations, or other irregularity within your E-Statement must be given within sixty 60-calendar days of the E-Statement in which the suspect item appears. This period begins on the E-Statement e-mail notification date, regardless of when you access and/or review your E-Statement.

WITHDRAWAL OF CONSENT

You may withdraw your consent at any time by calling us at 979-846-7456 or completing our Online Service Form. At our option, we may treat an invalid e-mail address or the subsequent malfunction of a previously valid e-mail address as a withdrawal of your consent to receive E-Statements. If you withdraw your consent, we will begin sending you paper periodic statements. Withdrawal of your consent to receive electronic communications will be effective only after we have a reasonable period to process your withdrawal.

INFORMATION NEEDED TO CONTACT YOU

You are responsible for notifying us of any e-mail address changes. Notification of any e-mail changes should be received ten (10) days before the end of your normal statement cycle. You can also notify us by accessing FedStar Credit Union's Webpage at www.fedstarcu.com and choosing the "Contact Us" button and choosing the fedstar@fedstarcu.com email link, or you may contact us at 979-846-7456.

STARTING UP ELECTRONIC STATEMENTS AGAIN AFTER YOUR WITHDRAWAL OF CONSENT

If you want to receive E-Statements again after you have withdrawn your consent for E-Statements, you must complete the consent process again and reconfirm your ability to access E-Statements.

HARDWARE AND SOFTWARE REQUIREMENTS

Below are the hardware and software requirements for access to and retention of the information being provided to you electronically.

We will notify you whenever we change or revise these requirements:

- A personal computer or other device capable of accessing the Internet. Your access to this page verifies that your system/device meets these requirements.
- An Internet web browser which is capable of supporting 128-bit SSL encrypted communications, which requires a minimum web browser version such as Microsoft® Internet Explorer version 6.0 (available for downloading at <http://www.microsoft.com>). Firefox version 3.5 (available for downloading at www.mozilla.com/firefox), and your system or device must have 128-bit SSL encryption software.