

**DESTINATIONS CREDIT UNION**  
**ELECTRONIC STATEMENT (“E-Statement”) DISCLOSURE**

*Please read this information carefully and print a copy and/or retain this information electronically for your records.*

This Agreement is between DESTINATIONS Credit Union (hereinafter “we, us, our or Credit Union”), and each participating member of the Credit Union’s Online Banking and E-Statement program, together with any person who is authorized by a member to use or access this service (hereinafter referred together as “you, your or yours”).

**E-Statement Access.** Accessing your E-Statement confirms your agreement to be bound by all disclosures and agreements and acknowledges your receipt and understanding of this agreement.

By accessing your on-line periodic statements you will be able to view your periodic account and transaction activity for your deposit and loan accounts, electronic funds transfer transactions, periodic notice of billing error rights under federal Regulations Z and E, and Credit Union newsletters and notices, which may contain important legal notices that affect you.

In order to access your E-Statement online, you must have an active QuickLink online banking service established with the Credit Union. Once that is established, you may log on to our Online Banking site via the Internet, use your PIN to access your account, and click on the “User Profile → Manage E-mail” link. If you do not currently have Online Banking, your signature on this disclosure authorizes us to set that up for you. When you log on for the first time, you will be presented with the appropriate disclosure.

The Online Banking service is generally available 24 hours a day, seven days a week; however, service may be unavailable from time to time for routine software and hardware maintenance or due to unscheduled down time.

**Access Requirements.** You must have access to a computer with Netscape Navigator® 4.0, Microsoft Internet Explorer® 4.0 (MAC Users 5.0) or higher and a compatible printer. We also recommend using a monitor resolution set at 800x600 or higher. Adobe Acrobat Reader is required to access supporting documents or promotional materials. You can get the software at no cost from adobe.com.

If there is a change in the hardware/software requirements associated with this service, we will notify you and provide an explanation of the updated hardware/software requirements. It is your sole responsibility to insure your personal computer and related equipment are compatible with and capable of operating in a manner that allows you to utilize the E-Statement Service. If you cannot meet the requirements for any reason, you have the right to withdraw your consent at that time at no cost to you. Withdrawing your consent will terminate your E-Statement service.

**Right to Receive Paper Statements.** Once you register for E-Statements you are choosing to NOT receive paper statements. You may change this option at any time by contacting us as shown in this paragraph. Although you have electronic delivery, you do have a right to receive a paper copy of your periodic statement. To request a copy of your periodic statement please telephone us at 410-663-2500, write to us at Destinations Credit Union, 8767 Satyr Hill Rd., Baltimore, MD 21234. The list of fees applicable to your account(s) provided elsewhere may specify additional fees that we may charge for requests to receive an account statement in paper form.

**Electronic “Signature” Agreement & Security.** You agree that your use of a key pad, mouse or other device to select an item, button, icon or similar act/action, or to otherwise provide the Credit Union instructions while participating in our E-Statement Program (“Program”); or in accessing or making any transaction regarding any agreement, acknowledgement, consent terms, disclosures or conditions, constitutes your signature, acceptance and agreement as if actually signed by you in writing. Further, you agree that no certification authority or other third party verification is necessary to validate your electronic signature; and that the lack of such certification or third party verification will not in any way affect the enforceability of your signature or any resulting contract between you and the Credit Union. You agree and acknowledge that you will keep your PIN and other security codes and identification data confidential, and you will immediately notify the Credit Union should you believe that your PIN has been lost, stolen, or that an unauthorized person has electronically accessed your accounts.

**E-Mail Address Required-Notification of Statement Availability.** Your e-mail address is required to participate in our E-Statement delivery program. We will send you an e-mail notification at your last e-mail address of record when your

online statement is available. You agree to accept responsibility for notifying us if your e-mail address changes. Your online statements will remain accessible on our web site for at least twelve (12) months. If we send your e-mail notification and it is returned to us as undeliverable, you will receive a paper statement from us with a notice that your email address must be updated. You may still be able to access your statement from the internet site and update your email address immediately. If you do not update your email address, your participation in the program will be discontinued and subsequent statements will be distributed to you in paper form.

**Your Right To Withdraw Consent.** You have the right to withdraw your consent to receive your statements in electronic form at any time. If you elect to withdraw your consent, your participation in the Program will be terminated and there will be a fee to receive paper statements (see current Rate and Fee Schedule).

To withdraw your consent you can deselect that option from within "Manage e-mail" in QuickLink Online Banking. You may also send us a letter to: Destinations Credit Union, 8767 Satyr Hill Rd., Baltimore, MD 21234.

If you cancel within five (5) business days prior to the end of the statement cycle, your current (monthly/quarterly) statement will be distributed to you in paper form. If it is not received within the above-mentioned time frame, your current (monthly/quarterly) statement may be distributed to you in electronic form and subsequent statements will be distributed to you in paper form.

**Contractual Agreements/Modification.** This electronic consent supplements and modifies other agreements that you may have with the Credit Union. To the extent that this consent and another agreement contain conflicting provisions, this consent will govern the delivery of electronic disclosures and statements, but all other contractual obligations of the parties remain subject to the terms of any other agreements. *For example, you will still be required to review any account statements you receive and notify the Credit Union within established time periods if there are any errors on your statement.*

**Authorization Consent.** By agreeing to the terms and conditions of this consent, you represent that you are authorized to enter into this consent for all persons who own or are authorized to access any of your accounts, and that such persons will be bound by the terms of this consent.

**E-Mail Communications.** You acknowledge and agree that the Internet is considered inherently insecure. Therefore, you agree that we have no liability to you whatsoever for any loss, claim or damages arising or in any way related to our response(s) to any e-mail or other electronic communication that we in good faith believe you have submitted to us. We have no duty to investigate the validity or to verify any e-mail or other electronic communication; and may respond to any e-mail at either the address provided with the communication, the e-mail address in your Membership Account Agreement, or any other application or written communication actually received by us.

Although we have no obligation to do so, we reserve the right to require authentication of e-mails or electronic communications. The decision to require authentication is at the sole discretion of the Credit Union. We will have no obligation, liability or responsibility to you or any other person or company if we do not act upon or follow any instruction to us if a communication cannot be authenticated to our satisfaction.

**Governing Law.** This agreement, including the validity of any signatures or consents, any claim, or disputes arising hereunder shall be construed in accordance with and governed by the Laws of the State of Maryland.

**Current E-mail Address** *(please print CLEARLY)* \_\_\_\_\_

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Signature

Member Number

Date