



**GERBER FEDERAL  
CREDIT UNION**

## **e-STATEMENTS TERMS & CONDITIONS**

### **ELECTRONIC DELIVERY OF DISCLOSURES, NOTICES, AND RESPONSES**

You have requested e-Statements/e-Notices from Gerber Federal Credit Union (Gerber FCU). We are required by Law to provide certain information to you when you sign up for e-Statements/e-Notices. This information includes the initial disclosure required by the Electronic Funds Transfer Act and Regulation E (jointly "EFTA"). We require that you receive that information electronically in order to enroll for e-Statements/e-Notices.

In addition, while you are a subscriber to e-Statements/e-Notices, there may be other disclosures, notices, or other communications we are required to give you pursuant to EFTA, depending on the circumstances. This includes any notice we are required to provide pursuant to EFTA if we make changes to e-Statements/e-Notices, as well as any responses we are required to provide to you if you assert that an error or unauthorized transaction has occurred in connection with e-Statements/e-Notices. In order to continue enjoying the benefits of e-Statements/e-Notices, we require that you be willing to receive any disclosure, notice, or other communication required pursuant to EFTA electronically. If we provide a disclosure, notice, or other communication to you electronically that we are required to provide to you under EFTA, upon request, we will provide a copy to you at no additional cost.

**Withdrawing Consent to Electronic Delivery** - You may provide us notice that you are no longer willing to accept this information electronically. If you withdraw your consent, your subscription to e-Statements/e-Notices may be terminated automatically. If you wish to withdraw your consent, you may do so by contacting Gerber FCU Member Service at (231) 924-4880 or (800) 338-3746.

**Consent and Acknowledgement** - This consent applies to e-Statements/e-Notices and any accounts, which you register to use with the Service. By clicking "I accept the Terms & Conditions", you are acknowledging receipt of this notice and are agreeing to accept the disclosures and other information electronically as described above and accepting the following:

- \* Acknowledging receipt of the Notice and Consent regarding e-Statements/e-Notices;
- \* Confirming you are able to access and retain this information provided electronically.
- \* Consenting to receipt of the disclosures and other information electronically as described above, and;
- \* Agreeing to the Terms and Conditions for e-Statements/e-Notices.

### **CONSENT TO RECEIVE ELECTRONIC MEMBER STATEMENT**

Your enrollment into e-Statements constitutes your acceptance of the terms and conditions set forth in this disclosure to replace your paper statement.

You are consenting to electronic delivery of account-related notices and other regulatory information that would normally be sent with your paper member statements (collectively, "statement inserts").

**e-mail Notifications and e-Statements: How They Work** - When your member statement is ready to view, you will be notified by email from [estatement@gerberfcu.com](mailto:estatement@gerberfcu.com). The e-mail notification will contain instructions for access to our website [www.gerberfcu.com](http://www.gerberfcu.com). After logging into Gerber FCU digital banking, your electronic member statement can be found by clicking "e-Statements". That same page will contain links to any statement inserts for that month. We will maintain your most recent member statements for the previous 12 months.

**Electronic Formats and Access** - In order to receive an e-mail notification that your member statement is ready to view, you will need access to a computer that allows you to receive e-mail and an account with an e-mail service provider compatible with your e-mail software. [PDF format will be provided for viewing, printing, storing, or downloading your Gerber FCU e-Statement.] To open this format, you will need Adobe Acrobat Reader. You can obtain a free copy of Adobe Acrobat Reader by visiting <http://www.adobe.com/products/acrobat/readstep2.html>.

**Electronic Notices** - Electronic notices will begin the first of the following month. For example, if you sign up for electronic notices on January 4, 2022, electronic notices will start being e-mailed the beginning of February 2022. You will continue to receive paper notices until then. If you cancel electronic notices, you will receive both paper notices and electronic notices until the beginning of the following month when the electronic notices will stop.

**Acceptance** - I have read and understand the above information, including the system requirements described at the beginning of this document (e-Statements Terms and Conditions) and consent to delivery of e-Statement e-mail notifications to the e-mail address that I provided. I understand that my member statements and any statement inserts will be available to me on the web after I log in to Gerber FCU digital banking.

Acceptance is noted by logging on to Gerber FCU e-Statements.