

Electronic Statement Disclosure & Agreement

By continuing, you accept the terms of this agreement, and hereby authorize Members First Credit Union of NH to provide periodic financial statements and disclosures to you electronically.

Your authorization means that you consent and agree to the following:

- You will provide Members First with a valid email address that will be used to send you notification of electronic statement availability. You will let us know immediately if this email address changes (See Contact Information below).
- You understand that you have no expectation of privacy if the statement link is transmitted to an email address owned by your employer. You further agree to release Members First Credit Union of NH from any liability if the information is intercepted or viewed by an unauthorized party at your employer or other email address selected by you.
- Upon receipt of your consent, using the email address you provided, we will send you notification of the availability of your periodic account electronic statement each statement period (statement cycle). You will be required to log onto Online or Mobile Banking, using your username and password, to view your electronic statement(s) and any applicable tax documents and electronic disclosures. It is your sole responsibility to protect your username and password from unauthorized persons.
- Your consent to receive electronic statements shall remain in effect until revoked by you. If you elect to revoke your consent to receive electronic statements you may do so by notifying us in branch, via email at memberservices@membersfirstnh.org or by telephone at 603-622-8781. If the revocation of your consent is received less than ten (10) days before the end of your normal statement cycle it may not take effect until the following statement cycle.
- If you have chosen to receive electronic statements, you acknowledge you will not receive a paper statement. However, you may request one at any time using the Contact Information below. Please note that fee(s) may apply.
- By electing to receive electronic statements, any materials that would be sent with the paper statements will also be sent via electronic means. This includes any disclosures and/or promotional materials.

System Requirements

Unless otherwise noted, the latest version of software or device is defined as the most recent version available to the public. In order to view electronic statements, you must have a combination of the following:

- A personal computer or other device which is capable of accessing the internet
- An internet web browser with capabilities to support a minimum of 128-bit encryption
- Software which permits you to receive, access, and print Portable Document Format or "PDF" files such as Adobe Reader

Additional Browser requirements per our digital banking vendor:

- Google Chrome (latest)
- Mozilla Firefox (latest)
- Safari:
 - Safari 11
 - Safari 10
 - Safari 9
- Internet Explorer
 - IE 11 (latest)
- Microsoft Edge
- Mobile Browsers: Unsupported

Other browsers not listed may still support the viewing of electronic statements; however, they are not maintained by our digital banking vendor.

Other System Settings:

Additional system settings and/or plug-ins may be required to properly access electronic statements:

- **Cookies:** Enabled (first- and third-party)
- **JavaScript:** Enabled
- **Minimum screen resolution for responsive content** 320 pixels wide
- **Minimum screen resolution for non-responsive content** 1024 x 768 pixels
- **PDF Reader** Compatible¹

¹Any compatible PDF viewer will suffice. For some operating systems, PDF viewing capabilities are available out-of-the-box without the need to install additional software.

System Access

Access to this service may be unavailable at times due to either scheduled or unscheduled maintenance, or system outage. In addition, both environmental and physical events may occur that may cause the system to become unavailable. Members First Credit Union of NH will make every reasonable effort to ensure optimum availability of this system. However, Members First Credit Union of NH is in no way liable for the unavailability of the system or any damage that may result from system unavailability. Members First Credit Union of NH disclaims any and all liability that relates to the improper use of this system. We are not responsible for any damage that may occur to your personal computer or mobile device from the use of this service or the data transmitted through the view statements link. Members First Credit Union of NH will notify you of any change to software and hardware requirements needed to access the system via the email address we have on file for your account. It will also be available upon request.

Your Responsibility for Maintaining the Security of your Online/Mobile Banking Credentials

Your login credentials are highly sensitive and extremely confidential and must not be disclosed to others or recorded in or on your personal computer. You agree not to disclose your username or password to anyone not listed as an account holder. You understand that in providing this information to a third party, you are granting that party the right to view your account statements which will include but not be limited to your membership and account numbers, your account balances, your account history and front and back images of your cleared checks. Members First Credit Union of NH will accept no responsibility for any resulting losses you incur. This authority will remain in effect until you have notified Members First Credit Union of NH to change your username and/or password and have given us a reasonable amount of time to act (see Contact Information below).

Members First Credit Union of NH reserves the right to limit or discontinue your access to this service if it suspects the integrity of your password has been compromised.

Contact Information

If you need information on how to update your username, password, and/or email address or request a paper copy of your statement, contact us via email at memberservices@membersfirstnh.org, via our toll-free number 1-800-860-3832, or at any of our branch offices.

Regulation E Required Disclosure

In case of errors or questions about your electronic statement(s), notify us via email at memberservices@membersfirstnh.org, telephone us at 603-622-8781, or notify us in writing at Members First Credit Union of NH, PO Box 896, Manchester, NH 03105-0896 as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem 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. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your 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. All electronic statements shall be in full compliance with applicable laws and regulations.