

800.825.3641 3riversfcu.org

3RIVERS FEDERAL CREDIT UNION

eStatement Agreement

You agree that Three Rivers Federal Credit Union ("3Rivers") will provide your banking statements electronically and that they'll be accessible through both 3Rivers online account access and the 3Rivers mobile banking app. 3Rivers will send your e-statement notifications to the email address you provide us. You are responsible for notifying 3Rivers of any changes to your email address. If your e-statement alert is returned to us as undeliverable, we will make a reasonable attempt to redeliver your e-mail notice electronically. If you do not provide us with an updated email address, you may continue to access your e-statements through our electronic banking services. However, we may discontinue sending e-statement notifications to you and we reserve the right to terminate your e-statement services. To request a paper copy of your statements, or to withdraw your consent and agreement to receive electronic records, call or write us as set forth in this Agreement. A fee may be incurred by you if you request a paper copy of your e-statement.

To access your e-statement, log-in to your 3Rivers online account access and/or mobile banking app. You may do so by entering your username and Personal Identification Number (PIN), password, or supported biometrics. It is your sole responsibility to protect your log-on credentials and PIN/password from unauthorized persons. You agree to release 3Rivers from any liability if this information is intercepted or viewed by an unauthorized party to the email address provided by you within the Master Membership Application, or any updates thereto that are provided to 3Rivers.

Your e-statements will be available for at least three (3) months from the date of the statement.

Accessing the 3Rivers Online and Mobile Banking App

Access 3Rivers' online banking and mobile banking app by:

- Calling us at 800.825.3641.
- Visiting one of our branches.
- Registering online at 3riversfcu.org.

By requesting e-statements, you denote that you have the equipment and software that support 3Rivers' online and/or mobile banking app and that you can download, access, read, review, print, and store the electronic records we provide you. We do not and cannot warrant that our online and mobile banking app will operate without error, or that the online and mobile banking app will be available and operational at all times.