

St. Mary's Credit Union - Agreement and Consent for eDocument Service

This service offers easy, convenient access to your monthly account statements within Online Banking.

Please review the terms and conditions of this Agreement. This agreement does not replace the Terms & Conditions of your account, or any other agreements and disclosures that govern your account(s) and/or loan(s) with St. Mary's Credit Union (SMCU). This agreement is subject to applicable federal laws as well as the laws of the Commonwealth of Massachusetts.

By clicking the "Accept & Update Preferences" button, which represents your electronic signature, you certify that you are an authorized signer of the account(s); that you understand you are legally bound; and that any transaction performed pursuant to this Agreement shall be considered authorized by you. If the account is a joint account, the electronic authorization by any joint account holder applies to all account holders and shall be considered authorized by all joint owners.

By selecting "Electronic" as your Enrollment Preference and clicking the "Accept & Update Preferences" button, you agree to receive your account statements electronically for the checking, savings, money market, certificate of deposit and/or loan account(s) that you have selected, as well as any other statement accounts whose account activity is combined with these accounts. Paper copies of your account statements will no longer be mailed to you.

Computer Requirements

Electronic Statements are produced in PDF format. In addition to the System Requirements for Online Banking, you will need Adobe Acrobat Reader which is available free of charge at their website (www.adobe.com).

Document Availability Email Notification

SMCU will notify you by email that your statements are available for viewing within Online Banking. It is your responsibility to ensure that Online Banking contains your current and valid email address and to notify SMCU through its Online Banking if you change your email address. SMCU will not be liable for any losses, liabilities, or damages of any kind including, but not limited to, any third party fees, any liability arising from notices sent to an invalid or inactive email address, loss of data, loss of use, or any other losses, liabilities or damages of any kind.

Account Statement Review and Retention

Statements will be available electronically for a period of at least 24 months. Thereafter, the oldest statements may be deleted as more recent statements become available through the service. We recommend that you save a copy of your statement as a separate file on your personal computer or network; you can also print a copy of your statement if you wish.

You may request a paper copy of any account statement and understand that a fee may be charged for any such paper copies in accordance with SMCU's fee schedule. To request a copy of our fee schedule, please call our Member Service Center at 1-866-585-7628 or visit one of our branch locations.

For Consumers Only: It is your responsibility to promptly examine each account statement and to notify the Credit Union of any unauthorized payments within 60 days of the date on which the Credit Union sends the email notifying you that your statement is available for viewing.

For Business Account Holders: It is your responsibility to promptly examine each account statement and to notify the Credit Union regarding any discrepancies.

Right to Terminate

You may withdraw your consent to receive electronic statements and terminate this agreement at any time after your enrollment. To withdraw your consent, you need to provide notice in writing to St. Mary's Credit Union, PO Box 729, Marlborough, MA 01752, update your Enrollment Preference in Online Banking, or call our Member Service Center at 866-585-7628. Your withdrawal and termination shall become effective as soon as the Credit Union has had a reasonable opportunity to act on your request. Upon termination, you understand and agree that you will no longer have access to your account statements online and that you will receive all account statements in paper form via postal mail service.

You agree that SMCU can terminate the eDocument Service and revert to printed mailed statements at any time for any reason.

Change in Terms and Conditions

The Credit Union reserves the right to change the terms and conditions of this Agreement and will provide at least 30 days' prior notice of any change that will result in increased fees. Accessing the eDocument Service after you receive any notice of change will constitute your agreement to such change.

BUSINESS ACCOUNT HOLDERS

If the account(s) designated in this Agreement is/are business account(s), the Account Holder agrees that the account(s) will be used solely for business purposes and shall not be used for personal, family or household purposes. The Business Account Holder acknowledges, understands, and agrees that the provisions of the Federal and Massachusetts Electronic Fund Transfers Acts, Regulation E and other consumer protection laws and regulations do not apply.