

**Banner Federal Credit Union**  
302 East McDowell Road, Suite 105  
Phoenix, AZ 85004 (602) 254-5291 ! Fax (602) 256-0089

**e-Statements User Agreement**

---

By continuing or by using the Service, you accept the terms of this Agreement, and authorize Banner Federal Credit Union ("Credit Union" or "us" or "we") to provide financial statements to you electronically (also referred to as the "Service") under the following terms and conditions:

1. You will give us an email address to send electronic statements and related notifications to you including your loan accounts. You will tell us if your email address changes. If you give us an email address to your workplace, you understand that you lose all expectations that the information we email to you will be kept private. You agree to maintain your computer anti virus to avoid unauthorized parties from viewing or intercepting your emails, and release the Credit Union from liability from such unauthorized viewing or interception.
2. Once we have your consent, you agree to receive information on how to access your periodic account statement electronically.
3. To access your periodic statement and other documents we have sent to you, you agree to enter your logon name and Personal Identification Number (PIN). You agree that it is your sole responsibility to protect your logon name and PIN from unauthorized persons. You may change your PIN after logging into your Credit Union account, or by contacting us at the phone number below.
4. You agree that you will continue receiving electronic periodic statements and other related notifications until you tell us otherwise. We will send you an email to tell you when your latest periodic statement is available for viewing. You agree that you will no longer receive paper statements unless you revoke this Agreement or request a copy of your statement in paper by contacting us the number or email address below. The fee associated with any paper statement we generate is found in our Statement of Fees. If you have a printer connected to your computer, you may print your statement at no charge. There are no other fees or special account restrictions for using e-Statements.
5. We often include with your paper account statement other periodic notices that relate to account notices or regulatory information, otherwise known as statement inserts. An example is changes to our Truth in Savings disclosure, and annual and special meeting notices. When you agree to accept electronic statements, you also agree to receive other notices by electronic delivery.
6. You may withdraw your consent to receive e-Statements by contacting us in writing or calling the Credit Union as described below. It may take up to thirty (30) days from receipt of your written notice of cancellation for you to receive your next monthly printed mailed statement, with all subsequent printed and mailed statements arriving monthly thereafter. You agree that we can terminate your e-Statements and revert to printed mailed statements for any reason at any time.

**System Requirements**

To receive electronic statements, you must have an Intel based computer with a Pentium or equivalent processor running any version of Microsoft Windows 95, 98SE, ME, NT 4.0 with Service Pack 5, Windows 2000 or XP. You must have at least 64MB of memory or a MAC PC with PowerPC processor running Mac OS 8.6, 9.0.4, 9.1, or OS X with 64MB of RAM. Both options require access to the Internet with an email address and the capability of receiving downloads of up to 5MB. To read your statement, you will need to download a free copy of Adobe Acrobat Reader 5.0 or higher.

**Contacting Credit Union**

You may contact us at (602) 254-5291 or by email at [inform@bannerfcu.org](mailto:inform@bannerfcu.org) or write us at Banner Federal Credit Union, 302 E Mc Dowell, Suite 105, Phoenix AZ 85004

**Warranty Disclaimer**

CREDIT UNION PROVIDES THE SERVICE "AS IS" WITHOUT ANY WARRANTY OF ANY KIND, EXPRESS OR IMPLIED, INCLUDING, WITHOUT LIMITATION, THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, NON INFRINGEMENT AND TITLE. WE DO NOT WARRANT THAT THE SERVICE IS ERROR-FREE, OR THAT ACCESS TO AND USE OF THE SERVICE WILL BE UNINTERRUPTED OR ERROR-FREE.

**Alterations and Amendments**

The terms of this Agreement, applicable fees, and service charges may be altered or amended by Credit Union from time to time. In such event, Credit Union shall send notice to you at your address as it appears on Credit Union records. Any continuation of the Service after Credit Union sends you a notice of change will constitute your agreement to such change(s). Further, Credit Union may, from time to time, revise or update the Credit Union program, services, and/or related material(s) rendering prior versions obsolete. Consequently, Credit Union reserves the right to terminate this Agreement as to all such prior versions of the Credit Union programs, services, and/or related material(s) and to limit access to Credit Union's more recent versions and updates.

**Governing Law**

The laws of the State of Arizona and applicable Federal laws and regulations shall govern this Agreement.