

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

Thank you for your interest in St. Mary's Credit Union's eDocument Service. Through this service you can have easy and convenient access to your monthly account statements and most loan statements (for example mortgage, equity loan and certain business loan statements) within your existing Online Banking Service.

Please review the terms and conditions of this Agreement. If you would like to learn more about the service prior to accepting this Agreement, please visit the Frequently Asked Questions on our website at [www.bankatmcu.com](http://www.bankatmcu.com). This agreement does not replace the Terms & Conditions of your account agreement, any other disclosures, agreements, and Terms and Conditions such as loans that govern your accounts at St. Mary's Credit Union. This agreement is subject to applicable federal laws as well as the laws of the Commonwealth of Massachusetts.

After you have read this Agreement, you must agree to the terms and conditions of the Agreement and give your consent to receive your account statements, related disclosures required by law and notices regarding changes to your account via the eDocument Service by clicking the "Accept" button below.

By clicking the "Accept" 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 clicking the "Accept" button below, you agree to receive your account statements and loan statements, including all related disclosures and notices electronically for the checking, savings, money market, certificate of deposit and/or loan account(s) included in your Online Banking Service 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, loan statements, related disclosures and notices will no longer be mailed to you.

### **Document Availability Email Notification**

St. Mary's Credit Union will send an email to the email address that you provide to notify you that your statements, disclosures and notices that the Credit Union may send are available for viewing within your Online Banking Service. It is your responsibility to ensure that the Online Banking Service contains your current and valid email address and to notify St. Mary's Credit Union through its Online Banking Service if you change your email address. The Credit Union 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**

After you click the Accept button, you will be sent an email each month notifying you that your monthly statement is available for viewing within your Online Banking Service.

*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.

Statements will be available electronically for a period of at least 18 months. Thereafter, the oldest statements may be deleted as more recent statements become available through the service.

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

#### **Your Right to Terminate**

You may withdraw your consent to receive electronic statements, disclosures and notices at any time after your enrollment. To terminate this Agreement, you may provide notice in writing to St. Mary's Credit Union, PO Box 729, Marlborough, MA 01752 or through your Online Banking Service. Your withdrawal 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 statements online and that you will receive all statements in paper form via postal mail service.

#### **Credit Union's Right to Terminate**

You acknowledge and understand that the eDocument Service may be cancelled at any time and for any reason at the sole discretion of St. Mary's Credit Union. If the eDocument Service is terminated, the Credit Union will provide you with paper copies of all statements, disclosures and notices by postal mail.

#### **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' notice prior to the effective date of any change that will result in increased fees or liability. Accessing your St. Mary's Credit Union eDocument Service after you receive any notice of change will constitute your agreement to such change.

#### **Computer Requirements**

Electronic Statements are produced in PDF format. In addition to the System Requirements for Online Banking, you will need to have an Internet Browser with Internet Access and Adobe Acrobat Reader, which is available free of charge at their website ([www.adobe.com](http://www.adobe.com)). You should have the ability to print and electronically view and save your eStatements.

#### **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 may not apply.