



Pipefitters Steamfitters Credit Union Consent for Electronic Communication

By clicking "I Agree" and submitting this Consent for Electronic Communication (eCommunication), you affirmatively agree and authorize Pipefitters Steamfitters Credit Union (Pipefitters Steamfitters Credit Union, Credit Union) to conduct business with you electronically to this includes but is not limited to providing Account Alerts, Account Disclosures/Notifications, eDocuments (eStatements, eNotices and eTax Forms) by electronic means. If you authorize or have already authorized another person to access your account through Pipefitters Steamfitters CU Pipeline Banking, you agree and authorize the same person to receive your electronic communication. This agreement with the Credit Union is subject to the terms and conditions of your Account Agreement and Disclosure.

Scope of Consent: You elect and consent, at our discretion, to the electronic delivery of your account information that we are required to provide you under applicable Federal and State statues and their implementing regulations, as amended from time to time.

The information may include, but is not limited to:

- Account Alerts
- Disclosures
- eDocuments (eStatements, eNotices and eTax Forms)
- Notice of change in terms for your deposit account
- Electronic Funds Transfer Disclosure
- Annual Privacy Notice
- Terms and Conditions of your deposit account
- Funds Availability Policy
- Truth in Savings
- Privacy Disclosure and Opt Out Notices
- Billing Rights
- Notice of change in Fee Schedule

Hardware/Software Requirements: You must have a web-enabled device, Internet access, Adobe Acrobat Reader and ability to download or print eCommunication messages for your records.

Charges: As a user of eCommunication, you will not be charged by Pipefitters Steamfitters Credit Union for receiving Account Alerts, Account Disclosures/Notifications, or eDocuments. There may be a charge for additional transactions, including a request for a paper copy of your statement from the Credit Union, and other optional services. Refer to your access device service provider for any fee associated with its used to receive Account Alerts, Account Disclosures/Notifications, or eDocuments.

Passwords/Security: After receiving your Online Banking password from us, you agree to change your password immediately when logging on to Pipeline Banking for the first time. You agree not to give or make available your password for any Credit Union electronic service to any unauthorized individuals. If you believe your Pipeline Banking information has been compromised, please contact the Credit Union immediately. If you authorize another person to use your Pipeline Banking password, that person can use a Credit Union service to perform any of the functions that you may perform. The use of your password by you or by any other person with your authorization will be considered the same as your written signature authorizing us to complete the transaction or other request.

Your Right to Terminate: You may withdraw your consent to do further business electronically with us. If you decide to withdraw your consent, the legal validity and enforceability of prior electronic disclosures will not be affected. You may cancel at any time by contacting us at (651) 227-0771 or by writing us at Pipefitters Steamfitters Credit Union, 6445 Lake Road Terrace, Suite 100, Woodbury, MN 55125. Depending on when the request for cancellation is received, we will cancel the requested eCommunication service within a reasonable amount of time. We will begin mailing your paper periodic statements, disclosures and/or notices required by Federal and State regulations to you via the U. S. Mail.

Our Right to Terminate: You agree that we have the right to terminate or limit your electronic services at any time and for any reason at our discretion. If your electronic services are terminated or limited, we will begin mailing your paper disclosures, notices and periodic statements required by Federal and State regulations via the U. S. Mail. We reserve the right to block access to any of your services in order to maintain security.

Paper Copy: You have the right to receive a paper version of a periodic statement, disclosure and /or notifications required by Federal and State regulations upon request. There may be a fee for requesting any paper copy of an electronic statement we have previously provided to you. Refer to our Fee Schedule for any current fee.

Our Right to Change: You agree that we can amend, supplement, change or discontinue any of these terms and disclosures at any time. If you continue to use eCommunications services after any such change, you are considered as agreeing to the change. If you do not agree to a revised version, you must terminate as set forth above.

Limited Liability: We will not assume liability for non-receipt of eCommunication regarding Account Alerts, Account Disclosures/Notifications, or eDocuments due to but not limited to, the following reasons:

- The email address on file is invalid.
- Your email or Internet service provider filters the notification from your Inbox (e.g. considers it “spam” or “junk mail”).
- There is a malfunction in your access device and/or software.

Email Address: A valid email address is needed to receive eCommunication. It is your responsibility to ensure we have a valid email address at all times for each eCommunication service you chose to use. If you change your email address, it is very important that you update your email address with us. Failure to do so may adversely affect our electronic communications to you.

If an email is returned undeliverable, the Credit Union may terminate your eCommunication service. The delivery of your periodic statements, disclosures and/or notifications will switch to paper format, and it will be your responsibility to resubmit your request for Account Alerts, Account Disclosures/Notifications, or eDocuments.

Service Interruptions: We may perform maintenance on our systems from time to time, which may result in interrupted service. We will attempt to provide prior notice of such interruptions and changes but cannot guarantee that such notice will be provided. You agree that we will not be liable to you if a Pipefitters Steamfitters Credit Union online system is delayed or unavailable at any time. We make no warranty to you regarding your equipment or the software including fitness for a particular purpose.