

## **West Virginia Central Credit Union Electronic Funds / E-Statement Disclosure Agreement**

By accessing CU GO! you agree that it is your responsibility to safeguard your password and that you will be responsible for any losses if you authorize anyone to use your password.

You assume all responsibility for any losses that occur on your account due to negligence, i.e.: failing to protect your password from unauthorized use.

You acknowledge that it is your responsibility to carefully review your statements, to balance your account and to contact the credit union immediately if you believe there is a discrepancy between a transaction you performed and the actual transaction on your account.

You acknowledge that you are responsible for accurately entering all data to perform transactions, for verifying each transaction prior to completion and that the credit union will not be liable for errors or incorrect transfers made by you via CU GO!

You agree to notify the credit union immediately by telephone and send written confirmation if an unauthorized person obtains access to your password, you suspect fraud or you discover unauthorized activity or transfers on your account.

You understand and agree that ownership may not be identical on all account types under your primary account number and that by allowing a joint owner access on one account type, you are allowing them access to all account types under your primary account number. You agree that you will be responsible for all transactions made by any joint owner.

No more than six (6) preauthorized, automatic, telephone or CU GO! transfers may be made from your savings account or prime savings account to another account of yours or to a third party in any calendar month, and no more than three (3) of these (6) transfers may be made by check or debit card.

The credit union may discontinue or restrict CU GO! transactions with notice. You may terminate this agreement at any time by giving the credit union written notice.

## **E-Statements**

I agree/understand:

I will receive my monthly or quarterly statement electronically.

If I have received my statement electronically, I will not receive a paper copy of that statement. I may request a paper copy by emailing the credit union at [teammember@wvccu.org](mailto:teammember@wvccu.org). I understand that the credit union may charge a fee for providing an additional copy in paper form.

That any future notices or disclosures to which I am entitled will be sent in electronic format, as permitted by law, to my last known email address. I am also entitled to have any disclosure or notice sent to me in paper form, even if West Virginia Central Credit Union has already sent the notice of disclosure in electronic form.

If I change my email address, I will notify West Virginia Central Credit Union. I will notify West Virginia Central Credit Union by emailing my new email address to [teammember@wvccu.org](mailto:teammember@wvccu.org). If I fail to notify West Virginia Central Credit Union of my new email address, I understand that I may not receive my month-end or quarter-end statement. I also understand that West Virginia Central Credit Union may assess a fee for the re-transmission of my statement to the correct email address. I also agree to hold West Virginia Central Credit Union harmless from any claim arising out of my failure to notify West Virginia Central Credit Union of a change in my email address.

I have the right to receive my statement on paper. To cancel E-Statement, I will allow West Virginia Central Credit Union 30 days advance notice. I will provide notice to West Virginia Central Credit Union of my decision to cancel by emailing that notice to [teammember@wvccu.org](mailto:teammember@wvccu.org). After E-Statement cancellation has been effected, a paper statement will be mailed to me at my address of record.

That I must install Adobe Acrobat software on my computer in order to read the E-Statement. My computer must have 128-bit encryption. I hereby acknowledge that my computer equipment meets the minimum standards to access my E-Statements. In the event I have difficulty or questions concerning my electronic disclosures I can call West Virginia Central Credit Union at 304-485-4523.

That the security of my password is my responsibility and that anyone who has access to my password will be able to view my E-Statement. I will notify West Virginia Central Credit Union if my password should be compromised or known to individuals who are not authorized by me.

By accessing CU GO! using your personal identification number (PIN) means you have read, understand, and agree with the disclosure connected with this service.

You agree to future changes in terms, which will be provided electronically.