



Frontwave Credit Union eDocument/eStatement Service Terms and Conditions

Please read the following carefully before requesting eDocument/eStatement service.

Thank you for your interest in receiving your future account documents and statements through Frontwave Credit Union's (Frontwave) electronic **eDocument/eStatement** service available via Frontwave's Online Banking. We are pleased to make this service available to you at no additional cost.

Electronic Documents

By affirmatively consenting to this service, you understand that your electronic documents and statements will include account information or notices concerning (but not limited to) your Savings Account(s), Checking Account(s), Loan(s), Tax Reporting Information or forms, other notices or disclosures required under State, Federal or consumer laws, or product and service promotional materials (all inclusively referred hereon as "documents"). By affirmatively consenting, you agree to receive your documents electronically in accordance with the terms and conditions described herein. We reserve the right however, to provide a paper (instead of electronic) copy of any document that you have authorized us to provide electronically.

Computer Hardware/Software Requirements

You understand in order to access, view and retain electronic documents received from Frontwave, you must have a personal computer with sufficient hard drive or other data unit storage capacity, a printer (if you intend to create a paper copy of a document), and an operating system and connection to the *Internet* capable of receiving, accessing, displaying, printing or storing documents. You also understand for your security, that documents received from Frontwave will be through an encrypted and password protected site.

Document Notification

You will receive notice via your email address each time documents are available for you to view. It is your responsibility to access and view the documents in a timely manner. It is also your responsibility to provide Frontwave with a true, accurate and complete email address, as well as other contact information related to your documents. You must also maintain and promptly update any changes to your email address or other contact information (i.e., telephone or street address).

Affirmative Consent

In order to insure your ability to receive documents electronically, you will be required to provide affirmative consent in a manner that reasonably demonstrates your ability to access information via the electronic method used to deliver documents subject to the consent. By requesting to receive your documents electronically, you are authorizing Frontwave to discontinue providing statements and documents via standard U.S. postal mail service. You are also affirming your ability to print electronic documents. If however, you wish for us to mail you a paper copy of your account

statement (including past statements), there is a charge as disclosed in Frontwave's current Schedule of Fees and Charges.

Withdraw Consent

You may withdraw your consent to receive documents electronically without the imposition of a fee, and return to standard U.S. postal mail service by contacting Frontwave at (800) 736-4500. Withdrawal of your consent will be effective within a reasonable time period needed to process your request.

Federal Law

You acknowledge and agree that your affirmative consent to receive documents electronically is being provide in accordance with, and subject to the federal Electronic Signatures in Global and National Commerce Act (E-Sign Act), and that you and Frontwave both intend that the E-Sign Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

Termination/Changes

Frontwave reserves the right, in our sole discretion, to discontinue the provisions of Document/eStatement services, or to terminate or change the terms and conditions by which we provide documents electronically. Frontwave will provide you with notice of any such termination or change as required by law.

Effective: 10/01/11 *(revised to reflect new name "Frontwave Credit Union" 11/2/18)*