

**PrimeTrust Financial Federal Credit Union
eStatement/eNotice Disclosure
And
Electronic Consent Agreement**

As permitted by law, you hereby authorize PrimeTrust Financial Federal Credit Union, (PTF), to electronically provide your Statement of Account and any Notices related to your PTF account. Statements are defined as any periodic statement we are required by law or regulation to provide to you. Notices are defined as periodic notifications we are required by law or regulation to provide to you. Notices are defined as, but not limited to: safe deposit box renewal, late loan payment, automatic transfer, certificate maturity, non-sufficient funds, overdraft privilege, tax. The electronic transmission of such statement may be conducted in a variety of means such as: (a) your active retrieval via the Internet by any Internet access means from a specific Internet location (identified by PTF in an e-mail message sent to you by PTF); and/or (b) any other means of electronically providing such documentation.

After electing to have your Statements and Notices sent to you electronically, you may still obtain paper copies of your Statements and Notices by contacting PTF through one of the following methods:

- **In writing:**
PrimeTrust Financial Federal Credit Union
3700 W Bethel Ave
Muncie, IN 47304
- **In person:** at any branch location
- **By phone:** (765) 289-2148 or (800) 459-5585
- **By e-mail:** info@primetrustcu.com

A fee, as disclosed in the current Fee Schedule, may apply.

Discontinuation of eStatement/eNotice (Return to paper Statements and Notices by mail)
You may withdraw your request to have your Statement and Notices sent to you electronically by contacting PTF either in writing or by e-mail at the above captioned addresses. You may also cancel this service yourself from within your Online Banking by selecting the "eStatement/eNotice" link under the "History" menu. A fee, as disclosed in the current Fee Schedule, may apply.

When Your Personal Information Changes

You agree to immediately provide PTF updated contact information in the event that your e-mail address, (or any other means you have provided PTF to contact you), becomes unusable or inaccurate for any reason. You may also update your information yourself from within your Online Banking by selecting the "eStatement/eNotice" link under the "History" menu and entering your new e-mail address. You may also inform us in person at any PTF branch location.

Requirements to Receive eStatement/eNotice

A description of the current means used to provide electronic documentation along with current hardware and software requirements to receive such documentation is provided to you herein. You will be provided updated information in advance should PTF change these methods and/or hardware/software requirements.

Minimum system requirements:

- A personal computer with a connection to the Internet, and Acrobat Reader 4.05 or greater version.
- Web Browser recommendations: Netscape Communicator 4.7x or above, or Microsoft Internet Explorer 4.01 or above, or America Online 32-bit encrypted version 4.0 or above.
- For security reasons, eStatement/eNotice can only be accessed using a web browser that supports 128-bit encryption.
- eStatement/eNotice is not compatible with WebTV.
- If you use Microsoft Internet Explorer for your browser, you will need the following setting enabled to view your statement:
 - In the browser, go into your "Tools" from the menu bar;
 - Choose "Internet Options",
 - Choose "Advanced",
 - Scroll down to "Security",
 - Place a check mark in the box for "Do not save encrypted files to disk",
 - Choose "Apply"

Additional Electronic Submissions

By accepting eStatement/eNotice, you also agree to receive periodic electronic messages from PTF pertaining to announcements, disclosures, updates, etc. You will be provided with an opt-out option should you wish to discontinue receiving the periodic messages. You also agree that you may be notified electronically if you send PTF an e-mail, fill out an application online, or fill out our feedback questionnaire online.

Security Notice for Internet Transactions:

Many electronic communications sent and received over the Internet can and are intercepted by unauthorized recipients, beyond the control of PTF. By authorizing the delivery of your Statements and Notices electronically, you understand and agree that, to the extent permitted by law, PTF cannot and will not be liable for any damages incident to the unauthorized receipt of electronic communications sent by or received from you where such unauthorized receipt is beyond the control of PTF.