

## Welcome to E-Statements!

Thank you for your interest in electronic account statements from Genesee Co-op FCU. This service is available to you at no cost, and will allow you to view your current and past account statements for all of your accounts on a secure website. As part of the registration process, please read the following Consent and Authorization disclosure and indicate your acceptance at the bottom.

### Consent And Authorization for Electronic Transmission of Regular Account Statements

In this Consent and Authorization, the words "I," "Me," and "My" mean each person who electronically signs below. The words "Account Number" mean the account number that I entered to access this Consent and Authorization. The word "Account" means any and all accounts held at Genesee Co-op FCU under the Account Number, including but not limited to accounts held under a suffix number, such as checking, savings, retirement, money market, certificate and loan accounts.

I understand that pursuant to My account and/or loan agreements with Genesee Co-op FCU Institution, I may be entitled to receive periodic account statements in connection with My Account, such as savings account statements and/or loan statements ("Account Statements"). By indicating my acceptance of these excepting terms and conditions, I authorize Genesee Co-op FCU to discontinue sending Me such periodic Account Statements via postal mail service for My Account and instead to deliver such periodic Account Statements to me electronically ("E-Statements"). I understand and agree that Genesee Co-op FCU will send Me an e-mail on an ongoing basis to My primary e-mail address, as indicated below, notifying Me that My E-Statement account statement(s) are ready to be viewed on the Genesee Co-op FCU website. I understand and agree that I will no longer receive paper copies of My periodic Account Statements.

I further understand and agree that:

1. I am the primary accountholder or an authorized signer of the Account indicated below. My electronic signature executed in conjunction with this Consent and Authorization any electronic transaction on this Account shall be legally binding on all owners on the account including myself and such any transaction performed pursuant to this Consent and Authorization transaction shall be considered authorized by Me.
2. If the Account Number entered to access this Consent and Authorization the Account indicated below is a joint account, I acknowledge that I am the primary accountholder of the joint account indicated below and that My consent and authorization has been authorized by each of the joint accountholders. All joint accountholders owners on the account are legally bound by the terms and conditions of this Consent and Authorization.

Transactions performed on any Account indicated below by electronic means, which contain an electronic signature where my Personal Identification Number is used and/or where the security procedure described below is used, shall be considered authorized by me.

3. My ongoing consent to receive subsequent Account Statements electronically is voluntary and may be withdrawn at any time. I may withdraw consent at any time in writing, by telephone, or by sending Genesee Co-op FCU an e-mail at [statements@genesee.coop](mailto:statements@genesee.coop). Subject to Genesee Co-op FCU's confirmation of My request, such withdrawal of consent shall become effective no later than fifteen (15) days after receipt by Genesee Co-op FCU. Upon termination, I understand and agree that I will no longer have access to My Account Statements online and that I will receive all Account Statements in paper form via postal mail service subject to the fee, if any, as set forth in Genesee Co-op FCU's Schedule of Fees and Charges.
4. My computer system meets the minimum system requirements set forth below. In addition, I have and will maintain a printer capable of printing any E-Statements account statements that are e-mailed to Me and/or made available on Genesee Co-op FCU's website. In the alternative, I have and will maintain the ability to electronically save and visually display on My computer screen any E-Statements account statements that are e-mailed to Me and/or made available on Genesee Co-op FCU's website. I understand that Genesee Co-op FCU recommends that I print a copy of any E-Statement and of this Consent and Authorization for My records.
5. I agree to maintain a valid, active e-mail address. I must promptly notify Genesee Co-op FCU of any change in My e-mail or postal address by contacting Genesee Co-op FCU at 585-461-2230 or at any of Financial Institution's branch locations. Genesee Co-op FCU is not liable for any third party-incurred fees, other legal liability, or any other issues or liabilities arising from E-Statements or notifications sent to an invalid or inactive e-mail address or postal address that you have provided.
6. I understand and agree that by signing up for E-Statements, I will no longer receive return envelopes by

mail to send/mail in My loan payments. I understand and agree that I may request transaction envelopes at any time to mail in My loan payments by contacting Financial Institution in writing, by telephone or by sending Financial Institution an e-mail at [mrsr@genesee.coop](mailto:mrsr@genesee.coop). I understand and agree that although I will no longer receive My loan statements by mail, I will be responsible for timely making all regular loan payments either through electronically by accessing Genesee Co-op FCU's electronic home banking product and/or by mailing the payments to: Genesee Co-op FCU, 395 Gregory Street, Rochester NY 14620. I further understand and agree that I will be responsible for making all loan payments pursuant to the terms and conditions of the loan agreements and disclosures which may be revised from time to time and remain effective for all other aspects of the Account involved.

7. I may from time to time desire a single paper copy of a statement or disclosure. In that event I may obtain one by calling Genesee Co-op FCU at 585-461-2230, emailing a request for the paper copy to Genesee Co-op FCU at [mrsr@genesee.coop](mailto:mrsr@genesee.coop) or by requesting a copy in writing at Genesee Co-op FCU, 395 Gregory Street, Rochester NY 14620. If I require more than three such copies within any 30-day period, Genesee Co-op FCU may suggest that I discontinue the electronic service and resume receiving paper copies. See our Schedule of Fees and Charges for any costs
8. I understand and agree that Genesee Co-op FCU reserves the right to change the terms and conditions of this Consent and Authorization. Genesee Co-op FCU will notify Me before the effective date of any change. This means Genesee Co-op FCU will mail Me the notice using the United States Post Office at the address Financial Institution currently has on file. By accessing My E-Statements after I receive any notice of change will constitute My agreement to such change(s). Genesee Co-op FCU reserves the right to discontinue the E-Statements program at any time.

Security Procedures: I understand that I cannot sign up for the E-Statements program and cannot access My regular account statements without first signing up for and obtaining a Remote Access Password. I AGREE THAT USE OF A REMOTE ACCESS PASSWORD TO SIGN UP FOR THE E-STATEMENTS PROGRAM AND TO ACCESS MY ACCOUNT STATEMENTS CONSTITUTES A REASONABLE SECURITY PROCEDURE. I further understand that if I disclose My Remote Access Password to other people, they may also have the ability to access My regular account statements, and I will be responsible for any transactions they may complete. I agree to notify Genesee Co-op FCU immediately if I believe any of My accounts have been accessed or an Access Code has been used without My permission to access My accounts. The terms and conditions in this Consent and Authorization only apply to the E-Statements program. Provisions in other Genesee Co-op FCU agreements and disclosures, including but not limited to Genesee Co-op FCU's Account Disclosure and in any and all loan agreements and disclosures, may be revised from time to time and remain effective for all other aspects of the accounts involved. I am an authorized signer on this account. I understand Genesee Co-op FCU will send me an e-mail on a monthly basis notifying me that my statement(s) are ready to be viewed. In order for Genesee Co-op FCU to notify me of my E-Statement delivery, it is my responsibility to inform Genesee Co-op FCU with any changes in my e-mail address on this site, by contacting them at 585-461-2230, or at any of their branch locations. I understand I may cancel this authorization at any time upon written request at which time Genesee Co-op FCU will resume mailing of all my future periodic statements and I will no longer have access to my statements online.

Minimum System Requirements: To receive and review disclosures electronically, and to view, download, and print E-Statements, you will need Microsoft Internet Explorer version 4.04 or higher, or Netscape version 6.0 or higher, and Adobe Acrobat Reader version 5.0 or higher.

By pressing the "Continue" button below, I agree to the terms and conditions of this Consent and Authorization as described above.

**IMPORTANT: PLEASE PRINT AND RETAIN THIS CONSENT AND AUTHORIZATION**

You will be notified by e-mail when new documents are available for viewing.

Accept

Decline