



## Electronic Statement Disclosure

Welcome to Georgia Heritage Federal Credit Union eStatements, the fastest way to receive current and previous statement information. As your credit union, we appreciate your interest in eStatements and are pleased to make this service available to you within your secure internet banking account at no cost. This Agreement supplements your Credit Union Home Banking Agreement which was provided to you on-line prior to signing up for the Home Banking service. You acknowledge that you have read this Agreement prior to accessing eStatements. Please read this agreement carefully. In this agreement, the words "you" and "your" mean the person who has applied for access to eStatements, the electronic viewing of your statement of accounts. "Credit Union" means Georgia Heritage Federal Credit Union. Hardware and Software requirements - In order to access and retain your eStatements, you will need the following software and a computer with internet access: o Microsoft Internet Explorer 5.x or greater (with 128 bit encryption) o Netscape Navigator 4.75 (with 128 bit encryption) o AOL 6 or greater with 128 bit encryption) The Credit Union will inform you of any change in hardware or software requirements that may affect your access to or use of eStatements. Your consent to receive statements electronically – By clicking on the Continue button below, you are requesting and agree to receive your periodic account statement electronically and not receive a paper statement until specifically requested by you. If you do not wish to receive your periodic statement electronically, cancel by clicking on the Home link above. The Credit Union may update or delay any or all services referenced in this agreement to provide cost effective service and security. Canceling eStatements - You may cancel eStatement services at any time by emailing or calling the Credit Union 912-236-4400 or toll free at 800-442-8877. There is no charge for cancellation of eStatements or returning to paper statements. Paper copies of past statements are subject to the standard duplicate statement fee as provided in your account disclosures. Notification - The Credit Union will attempt to notify you through your e-mail address when your eStatement is available for viewing through home banking. The Credit Union uses the email address provided in home banking to send your eStatement notifications. You are responsible for notifying the Credit Union of the email address you wish to receive eStatement notifications. If the Credit Union learns that you are no longer receiving our e-mail notifications (for example, an e-mail to you is returned as undeliverable), the Credit Union may discontinue sending eStatement notifications. The Credit Union is not obligated to verify that you are receiving your eStatement notifications or accessing your eStatements. Access to eStatements – Members and account owners acknowledge that anyone with home banking access may access eStatements. Therefore, it shall be your sole responsibility to insure that you oversee and secure the information accessed and/or stored on your Home Personal Computer(s). Our liability - The Credit Union will not be responsible for any loss, damage or injury whether caused by the equipment, software and/or home banking service, nor shall we be responsible for any direct, indirect, special or consequential damages arising in any way out of the installation, use or maintenance of your equipment, software and/or Home Banking, except where the law requires a different standard. We do not make any warranties concerning the equipment, the software or any part thereof, including, without limitations, any warranties of fitness for a particular purpose or warranties of merchantability. We also accept no responsibility for your e-mail address or for anyone accessing your e-mails. Governing Law - This agreement shall be governed by, interpreted and enforced in accordance with the laws of the State of Georgia. By clicking on the "Continue" button, you accept the terms and conditions of this Agreement and acknowledge your understanding of its terms.