



FINANCIAL RESOURCES FEDERAL CREDIT UNION - Agreement and Consent for eDocument Service

Thank you for your interest in Financial Resources Federal Credit Union eDocument Service. Through this service you can have easy and convenient access to your monthly account statements within your existing Online Banking Service.

Please review the terms and conditions of this Agreement.

After you have read this Agreement, you must agree to the terms and conditions of the Agreement and give your consent to receive your account statements, related disclosures required by law and notices regarding changes to your account via the eDocument Service by clicking the "**Accept**" button below.

By clicking the "**Accept**" button, which represents your electronic signature, you certify that you are an authorized signer of the account(s); that you understand you are legally bound; and that any transaction performed pursuant to this Agreement shall be considered authorized by you. If the account is a joint account, the electronic authorization by any joint account holder applies to all account holders and shall be considered authorized by all joint owners.

By clicking the "**Accept**" button below, you agree to receive your account statements, related disclosures and notices electronically for the checking, savings, money market and/or certificate of deposit account included in your Online Banking Service that you have selected, as well as any other statement accounts whose account activity is combined with these accounts. Paper copies of your account statements, related disclosures and notices will no longer be delivered to you by postal mail.

Document Availability Email Notification

Financial Resources Federal Credit Union ("the Credit Union") will send an email to the email address that you provide us to notify you that your statements, disclosures and notices that the Credit Union may send are available for viewing within your Online Banking Service. It is your responsibility to ensure that the Online Banking Service contains your current and valid email address and to notify the Credit Union through the Credit Union's Online Banking Service if you change your email address. The Credit Union shall not be liable for any third-party fees, legal liability or any other issues or liabilities arising from notices sent to an invalid or inactive email address that you have provided.

Account Statement Review and Retention

After you click the **Accept** button, you will be sent an email each month notifying you that your monthly account statement is available for viewing within your Online Banking Service.

It is your responsibility to promptly examine each account statement and to notify the Credit Union of any unauthorized payments within 60 days of the date on which the Credit Union sends the email notifying you that your statement is available for viewing.



Statements will be available electronically for a period of at least 18 months. Thereafter, the oldest statements may be deleted as more recent statements become available through the service.

You may request a paper copy of any account statement and understand that a fee may be charged for any such paper copies in accordance with Financial Resources Federal Credit Union fee schedule. To request a copy, please call us at 1-800-933-3280 or visit a branch location.

Your Right to Terminate

You may withdraw your consent to receive electronic statements, disclosures and notices at any time after your enrollment. To terminate this Agreement, you may provide notice in writing to the mailing address listed below, or by sending an email through your Online Banking Service. Your withdrawal shall become effective as soon as the Credit Union has had a reasonable opportunity to act on your request. Upon termination, you understand and agree that you will no longer have access to your account statements online and that you will receive all account statements in paper form via postal mail service.

The Credit Union's Right to Terminate

You acknowledge and understand that the eDocument Service may be cancelled at any time and for any reason at the sole discretion of the Credit Union. If the eDocument Service is terminated, the Credit Union will provide you with paper copies of all statements, disclosures and notices by postal mail.

Change in Terms and Conditions

The Credit Union reserves the right to change the terms and conditions of this Agreement and will provide at least 30 days' notice prior to the effective date if the change will result in increased fees or liability. Accessing your Financial Resources Federal Credit Union eDocument Service after you receive any notice of change will constitute your agreement to such change.

Computer Requirements

Electronic Statements are produced in PDF format. In addition to the System Requirements for Online Banking Service, you will need to have an Internet Browser with Internet Access and Adobe Acrobat Reader, which is available free of charge at their website (www.adobe.com). You should have the ability to print and electronically view and save your eStatements.

Business Account Members

If the account(s) designated in this Agreement is/are business account(s), the Account Holder agrees that the account(s) will be used solely for business purposes and shall not be used for personal, family or household purposes. The Account Holder acknowledges and agrees that the provisions of the Federal and New Jersey Electronic Fund Transfers Acts, Regulation E and other consumer protection laws and regulations do not apply. If you are an Online Cash Management Member, you hereby certify that you are the Company Administrator and have been granted the authority to enter into this Agreement and Consent on behalf of the Company.

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