

Dakotaland Federal Credit Union Electronic Statement Disclosure & Agreement

By continuing, you accept the terms of this agreement, and hereby authorize Dakotaland Federal Credit Union to provide periodic financial statements to you electronically. Your authorization means that you consent and agree to the following:

- You will provide us with an email address that will be used to send you all electronic statement related notifications. You will be responsible to update the Credit Union with your current e-mail address. To provide the credit union with a change of email address, log in to your eTeller Account, choose "Edit Passwords" and then choose "Change Email Address." You may notify us of your email address change by procedures listed below. (See Contact Information below). You understand that you have no expectation of privacy if the statement link is transmitted to an email address owned by your employer. You further agree to release Dakotaland Federal Credit Union from any liability if the information is intercepted or viewed by an unauthorized party at your employer or other email address selected by you.
- Upon receipt of your consent and using the email address you provide, we will send you notification of the availability of your periodic account statement each statement period (statement cycle) and you will be required to access the Dakotaland Federal Credit Union Online Account Access (E*Teller) in order to view your statements.
- You will be required to enter your account number and password in the E*Teller system to view the electronic statement (s) and images. It is your sole responsibility to protect your account number and password from unauthorized persons.
- Your consent to receive electronic periodic statements shall remain in effect until revoked by you. If you elect to revoke your consent to receive electronic statements you may do so by notifying us via email at helpdesk@dakotalandfcu.com, or by telephone at (605) 352-2845 or (800) 440-6573. If the revocation of your consent is received less than ten (10) days before the end of your normal statement cycle it may not take effect until the following statement cycle.
- If you have chosen Electronic Statements Only as your Delivery Preference, you will not receive a paper statement, however, upon your request, DFCU will provide you a paper statement at a fee of \$2.00 per statement at any time. Choosing to receive an Electronic Statement means that along with your statement you agree that you may also electronically receive any materials that would have gone out with the paper statement including disclosures and promotional materials.

System Requirements

In order to receive electronic statements, you will need a computer with access to either:

- Microsoft Internet Explorer – Versions 5.0, 5.5, SP1, SP2, 6.0, or Version 7
- Netscape Navigator/Communicator – Versions 6.02 and above

Both options require Internet Access with an email address with the capability of receiving downloads of up to 5MB. Adobe Acrobat Reader may be required to access supporting documents or promotional material.

System Access

Access to this service may be unavailable at times due to scheduled maintenance, unscheduled maintenance or system outage. In addition both environmental and physical events may occur that may cause the system to become unavailable. DFCU will make every reasonable effort to ensure optimum availability of this system. However, DFCU is in no way liable for the unavailability of the system or any damage that may result from system unavailability.

DFCU disclaims any and all liability that relates to the improper use of this system. We are not responsible for any damage that may occur to your personal computer from the use of this service or the data transmitted through the account access link. DFCU will notify you of any change to software and hardware requirements needed to access the system. The notification will be sent to the email address we have on record for your account, and will be available in the message center through the E*Teller site as well.

Your Responsibility for Maintaining the Security of your Password

Your Account Number Password are highly sensitive and extremely confidential and must not be disclosed to others or recorded in or on your personal computer. You agree not to disclose your account number or password to anyone not authorized by you to view your account history. You understand that in providing this information to a third party, you are granting that party the right to view your account statements which will include but not be limited to your membership and account numbers, your account balances, your account history and front and back images of your cleared checks and DFCU will accept no responsibility for any resulting losses you incur. This authority will remain in effect until you have notified Dakotaland Federal Credit Union to change your Password and given us a reasonable amount of time to act (see Contact Information Below)

DFCU reserves the right to discontinue your access to this service if it feels the integrity of your Personal Identification Number has been compromised.

Contact Information

If you need information on how to update your email address, request a paper copy of your statement or request that we change your Personal Identification Number, contact us via email at helpdesk@dakotalandfcu.com, via phone at (605) 352-2845 or (800) 440-6573, or see a Member Services Representative at any of our locations. DFCU will not issue you a new password via e-mail services.

Regulation E Required Disclosure

In case of errors or questions about your electronic statement(s), notify us via email at helpdesk@dakotalandfcu.com, telephone us at (605) 352-2845 or (800) 440-6573, or notify us in writing at DFCU, Attn: Error Resolution, 1371 Dakota Avenue South, Huron, SD 57350, as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. (1) Tell us your name and account number (if any). (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. (3) Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of money during the time it takes us to complete our investigation.

All electronic statements shall be in full compliance with applicable laws and regulations.