

Seacoast Credit Union eStatements User Agreement

Definitions

As used in this Agreement, the words “we”, “our”, “us” and “SCU” mean Seacoast Credit Union. “You” and “your” refer to the accountholder authorized by SCU to receive electronic delivery of periodic account statements “eStatements” under this Agreement. “Account” or “Accounts” mean your accounts at SCU.

Agreement

This Agreement is a contract that establishes the terms covering the electronic delivery of your periodic account statements (“eStatements”) for your accounts at Seacoast Credit Union (SCU). By entering into this Agreement, you accept all the terms and conditions contained herein. Please read it carefully.

If you sign up to receive eStatements, the terms and conditions of the deposit agreement and disclosures for each of your SCU accounts, as well as your other agreements with SCU such as loans, continue to apply.

Consent to Electronic Delivery of Account Statements (eStatements)

When you sign up for eStatements, you agree to receive your periodic account statements online through our eStatements service. Your electronic statements will contain the same content as the paper version you have been receiving, which includes: account balances, transaction activity, electronic funds transfer information, year-to-date interest, and error notification procedures. The choice (paper or eStatements) that is recorded on our system on the day the statement is generated will be the only method used to deliver that month’s statement.

Security

eStatements utilizes state-of-the-art encryption technology such as SSL (Secure Socket Layer) to protect the transmission of data to and from our users. SSL allows software to communicate with Web servers in a secure, encrypted manner. All user sessions employ a 128-bit global unique identifier (GUID). Your eStatement files are not generated (and therefore do not exist on the web server) until you log in with a legitimate Username and Password. eStatements, when downloaded for viewing, are temporarily stored at a randomly generated Uniform Resource Locator (URL) address on the eStatements server. These files are automatically removed from the server within 30 minutes. The eStatements server resides behind firewalls, which block unwanted access.

You understand the importance of your role in preventing misuse of your accounts and you agree to promptly examine your eStatements for each of your accounts as soon as you receive it. You agree to protect the confidentiality of your account and account number, and your personal identification number and/or password. You understand that personal identification by itself, or together with information related to your account, may allow unauthorized access to your account. We cannot and do not warrant that **email** transmitted to and from us, will not be monitored or read by others.

Periodic Statements

We will send an e-mail to the address you specify to advise you when your eStatement is available, and we will provide a website link for you to access it. After clicking on that link, you will be asked to provide your member number and your eStatements password in order to ensure a secure communication of your statement information.

Your statement will become available on the eStatements site incrementally each month after you enroll for the service. Statements will be available up to seven years (starting from 2008). If you wish to retain them longer, you should download them sometime during the six months. You may also wish to print the statements. There are no special equipment requirements; your current printer is all you need.

There are no fees or account restrictions for using eStatements. Additionally, you have unlimited access to your active statements via eStatements. Please note, if you request an additional paper

copy from the Credit Union, applicable statement copy fees will be assessed per our current Schedule of Fees.

In order to access your eStatements, you will need "Adobe Acrobat Reader." This is free software. If you do not have it, you may [click here](#) to download it now.

Exclusion of Warranties

This service and related documentation are provided "as is" without any warranty of any particular kind either expressed or implied, including, but not limited to the implied warranties of merchantability and fitness for particular purpose.

Alterations and Amendments

The terms of this Agreement, applicable fees, and service charges may be altered or amended by Seacoast Credit Union from time to time. In such event, Seacoast Credit Union shall send notice to you at your address as it appears on Seacoast Credit Union records. Any continuation of the Service after Seacoast Credit Union sends you a notice of change will constitute your agreement to such change(s). Further, Seacoast Credit Union may, from time to time, revise or update the Seacoast Credit Union program, services, and/or related material(s) rendering prior versions obsolete. Consequently, Seacoast Credit Union reserves the right to terminate this Agreement as to all such prior versions of the Seacoast Credit Union programs, services, and/or related material(s) and to limit access to Seacoast Credit Union's more recent versions and updates.

Your Right to Terminate

You may withdraw your consent to receive eStatements by completing the requested information on the eStatements site or by notifying us in writing. If you notify us in writing, it may take up to thirty (30) days from receipt of your written notice of cancellation for you to receive your next monthly printed mailed statement, with all subsequent printed and mailed statements arriving monthly /quarterly thereafter.

Our Right to Terminate

You agree that we can terminate your eStatements and revert to printed mailed statements for any reason at any time.

Assignment

You may not assign this Agreement to any other party. Seacoast Credit Union may assign this Agreement to any present or future, directly or indirectly, affiliated company. Seacoast Credit Union may also assign or delegate certain of its rights and responsibilities under this Agreement to independent contractors or other third parties.

No Waiver

Seacoast Credit Union shall not be deemed to have waived any of its rights or remedies hereunder unless such waiver is in writing and signed by Seacoast Credit Union. No delay or omission on the part of Seacoast Credit Union in exercising any right or remedy shall operate as a waiver of such right or remedy or any other rights or remedies. A waiver on any particular occasion shall not be construed as a bar or waiver of any rights or remedies on future occasions.

Captions

The captions of sections hereof are for convenience only and shall not control or affect the meaning or construction of any of the provisions of this Agreement.

Governing Law

The laws of the State of New Hampshire and applicable Federal laws and regulations shall govern this Agreement.

Communications between Credit Union and You

If you have any questions regarding our eStatements service, please email email@seacoastcu.org. Or, you may call 603-926-5653 or 800-750-5884, or write to: Seacoast Credit Union, 887 Lafayette Rd Hampton NH 03842.