

Farmers Insurance Federal Credit Union eStatements Disclosure and Agreement



FARMERS INSURANCE
FEDERAL CREDIT UNION

By submitting the FARMERS INSURANCE FEDERAL CREDIT UNION'S eStatements Enrollment Form, you are authorizing Farmers Insurance Federal Credit Union to deliver your statement of account(s) and disclosures by electronic means. You agree that electronic availability will satisfy Farmers Insurance Federal Credit Union's requirement to provide you a periodic statement of your account(s).

This Disclosure and Agreement establishes the rules and requirements regarding Farmers Insurance Federal Credit Union's eStatements service. By utilizing the service, you agree to the terms and conditions of the Disclosure and Agreement. Read this document carefully. You can print a copy for your files or to receive a paper disclosure, please contact us by telephone or mail as shown below.

TERMS USED: "We," "our," "us," and "Credit Union" shall mean Farmers Insurance Federal Credit Union. "eStatements" shall mean Electronic Statements. "You" and "Your" shall refer to the Credit Union member, joint owner, or anyone authorized by the member to use the account.

GOVERNING DOCUMENTS: Your use of the eStatements service is governed by this Disclosure and Agreement and any other agreements you have with us concerning your activities with the Credit Union. These other agreements are not changed by your use of eStatements.

eSTATEMENTS SERVICE: This service provides you with convenient, paperless access to your monthly account statements. Your eStatements will contain all of the same information as paper statements, and you will have the same opportunities to contact us about any questions or disputes.

For inquiries and additional information about an item on your eStatements, please contact us at:

Farmers Insurance Federal Credit Union
4601 Wilshire Blvd., Suite 110
Los Angeles, CA 90010
Attention: Electronic Services
or telephone eServices at 800.877.2345.

ACCESS TO eSTATEMENTS AND REQUIREMENTS:

1. Online Banking Access – eStatements are accessed via the Credit Union's Online Banking service. You must have access Online Banking and a valid password in order to retrieve your eStatements.
2. A valid Email address – You must have an active, valid Email address on file with the Credit Union. If at anytime your Email address changes, you must notify the Credit Union immediately via Online Banking, or by contacting the Electronic Services department at 800.877.2345.
3. It is your responsibility to notify the Credit Union anytime you should have a change in your Email address, or if you wish to remove any account from electronic delivery. You may change your Email address via Online Banking or by written and signed request sent to: Farmers Insurance Federal Credit Union, 4601 Wilshire Blvd., Suite 110, Los Angeles, CA 90010; or by calling us at 800.877.2345.
4. In order to access eStatements you will need Internet access and Adobe Acrobat Reader 4.05 or greater to view your statement. If you do not have Acrobat Reader, click here to download it for free. (http://www.adobe.com/go/EN_US-H-GET-READER)
5. Browser recommendations: Netscape Communicator 4.7x or above (128-bit encrypted), Microsoft Internet Explorer 4.01 or above (128-bit encrypted), America Online 32 bit encrypted version 4.0 or above
6. If you use Microsoft Internet Explorer for your browser, you will need the following setting enabled to view your statement: In the browser, go into 'Tools' from the menu bar; - Choose 'Internet Options' – Choose 'Advanced' – Scroll down to 'Security' – Place a check mark in the box for 'Do not save encrypted files to disk', – Choose 'Apply'.
7. You may request a paper copy of any Account Statement or other information received electronically under this Agreement by notifying us. All requests must include the applicable account number(s) and specific period(s) for which the statement is requested. Please refer to our fee schedule for applicable fees.

eSTATEMENTS ACKNOWLEDGEMENT: In order to signup for eStatements, you must agree to this Disclosure and Agreement. By agreeing to this document you elect and authorize the Credit Union to begin electronic delivery of your account statements and marketing material, as well as notices we are required to provide under applicable Federal and State statutes. If you have more than one FIGFCU membership account, you need to submit a request for each account. By accepting eStatements, you understand that it is your responsibility to maintain proper equipment and software to view your eStatements. Each document, which may be presented to you electronically under this Agreement, may be printed, if you have a printer available, or saved and retained for your electronic records. You may not consent to receive your account statements electronically under this Agreement if you do

not have the capacity to print or retain the documents. The Credit Union strongly advises that you save your statement in PDF format to your personal computer or print out a copy of your statement (and check images if this applies). The Credit Union keeps a 12-month rolling history of your statements online.

eSTATEMENTS ACTIVATION: Once you have agreed to this document, your eStatements will be automatically activated. You will then be sent an Email announcement when your next eStatement is available. If you change your Email address, you agree to update your Email address under the User Options feature within Account Access. Failure to do so may adversely affect eStatement notifications that are sent to you via Email.

VISA CREDIT CARD eSTATEMENTS: If you sign up for eStatements and have a Credit Union Credit Card, you may also elect to receive your monthly credit card statements via eStatements. You will receive a separate Email announcement when your Credit Card eStatement is available. Your Credit Card eStatements will contain all of the same information as paper statements, and you will have the same opportunities to contact us about any questions or disputes. You need to make this election separately from your monthly account summary statement.

RETAINING eSTATEMENTS: Your eStatements will be available via Online Banking for a period of twelve (12) months from the date of posting. You agree to download and print or otherwise save and store your eStatements and any disclosures for future reference.

YOUR RIGHT TO TERMINATE: You may cancel your eStatements at any time online by selecting the "Paper Statements" option on your eStatements summary page, by submitting a request in writing, or by contacting us at **800.877.2345** for further instructions. Your request will take no longer than thirty (30) days to become effective from the date the Credit Union receives the request. If you cancel eStatements, the Credit Union will resume sending your statement via regular mail.

OUR RIGHT TO TERMINATE: You agree that the Credit Union can terminate eStatements and provide you with mailed statements for any reason at any time.

OUR RIGHT TO CHANGE: You agree that the Credit Union can amend, supplement, change or discontinue any of these terms and disclosures at any time by posting the same documents in this location. If you continue to use this service after any such change, you are considered as agreeing to the change. If you do not agree to the change, you must terminate as set forth above.

LIMITED LIABILITY FOR FAILURE TO PROVIDE eSTATEMENT NOTIFICATION: The Credit Union will not assume liability for non-receipt of notification of statement availability including but not limited to the following:

1. The Email address on file is invalid. If your Email notification returns as non-deliverable, you will be required to update your enrollment information and recertify acceptance of the terms of this disclosure.
2. Your Email or Internet Service Provider filters the notification from your Inbox (e.g. considers it "spam" or "junk mail").
3. Circumstances beyond our control (such as fire, flood, earthquake, electrical failure, or malfunction of central data processing facility, etc.) prevent the notification, despite reasonable precautions that we have taken.
4. There is a malfunction in your personal computer browser and/or software.

You must be an Online Banking user in order to receive notifications and access eStatements. By selecting "I Agree" you are consenting to receive your account statements in electronic form rather than printed format. Your eStatements will contain the same content as the paper version supplied by the Credit Union which includes: account balances, transaction activity, electronic fund transfer information, year-to-date interest, and error notification procedures. The statement delivery option (paper or eStatement) will depend on your Online Banking status that is recorded on our system on the last day of the month and/or the close of the billing cycle, and this will be the only method used to deliver that month's statement.