

e-STATEMENT AGREEMENT
Tyndall Federal Credit Union
Please Retain a Copy for Your Records

This disclosure governs, along with any other documents applicable to this account including the Credit Union's Electronic Funds Transfer Agreement and Membership and Account Agreement, the agreement between the member (You) and Tyndall Federal Credit Union (Credit Union, We, Tyndall) regarding receiving periodic account statements, credit card statements, disclosures, and notices in an electronic format rather than in a paper format sent via U.S. mail to your address of record. In order to accept electronic delivery of statements, notices, disclosures, and forms, you must certify that you are able and willing to accept them electronically. You acknowledge that printed periodic statements, notices, disclosures, and forms will no longer be mailed to you. In addition, you agree to maintain a valid email address with Tyndall Federal Credit Union, and that you will not hold the Credit Union liable for sending your statement to such email address. At times we may, in our sole discretion, send paper copies of certain statements or documents, even if you have requested electronic delivery.

Information below that refers to statements or e-Statements also applies to notices, disclosures, and forms.

You can request a printed copy of your statement from the Credit Union at any time. Applicable fees, as outlined in the current Fee Schedule, may be charged for this request. However, you may print your e-Statement yourself at any time or you may save it electronically for your records.

As long as you are enrolled in e-Statements, and an active Online Banking user, your e-Statements are securely available through Online Banking for a period of at least 12 months. If you are just now enrolling in Online Banking, your available e-Statements will begin with the month in which you enroll and will generally be available as of the first week of the following month. Should your Online Banking account become inactive for 13 months, you will not be able to view your statements online. If you are not an active e-Statement member, you will not be able to view your statements online.

When your statement, notice, etc. is available for viewing online, we will send an email notification to the email address we have on record for you. Should you need to change the email address for the e-Statement notification, you may update the information at any time by accessing **My Profile** within Online Banking or by contacting the Credit Union. Your e-Statement will be available from the **e-Statements** Section in Online Banking. Depending upon your email service provider, undeliverable emails may or may not be returned to us. You understand and agree that when we send a notice to your email address that your statement or documents are available for viewing, we are under no obligation to attempt redelivery of the email, and that we have satisfied our obligation to deliver your statements and notifications.

The member who receives this email is the agent for his/her joint owners for the purpose of receiving and notifying them that the document is available. If you note any errors, irregularities or discrepancies on your statement, you must notify the Credit Union within the timing requirements of the membership agreement upon receiving the email notification that your statement was available. . If the discrepancy is the result of an electronic funds transfer, the provisions of the Credit Union's Electronic Funds Transfer Agreement will control this resolution. If you fail to notify the Credit Union, you will have no claim against the Credit Union.

It is your sole responsibility to provide us with your correct contact information, including your email address. Please be sure to notify us of any changes to your personal contact information as

soon as possible. If you wish to update your personal information online, use the **My Profile** link within Online Banking. You may update any of your personal information by contacting the Credit Union in person. You may also update your phone number or email address by contacting our Call Center at 850-769-9999 (888-896-3255, toll-free). If, at any time, you decide that you no longer want to receive documents electronically and want to resume receiving a printed copy of these documents, you must change your Statement Delivery Options online for such action to be taken. If you wish to unsubscribe and return to paper statements, click on the "Enrollment" button on the e-Statements page of Online Banking and select the "Paper" option. There is no fee for resuming delivery of your paper statements. However, keep in mind that if you have a Checking Account with Tyndall and your paper statements are reinstated, you will no longer meet the criteria necessary to have your Monthly Checking Account Service Fee waived. In addition, if you are enrolled in Smart Checking, you will no longer meet the criteria required to earn the Smart Rate on your funds.

It is understood that any actions that are to be taken by the Credit Union under this Agreement will not be taken until the Credit Union has had a reasonable opportunity to act upon such actions.

THERE IS NO CHARGE FOR THIS SERVICE.

1. System requirements - Prior to acceptance of electronic delivery of disclosures and/or documents, you should verify that you have the required hardware and software to access and retain them, as stated in the Electronic Disclosure Consent (e-Sign Disclosure). In order to access e-Statements, you must be able to demonstrate that you have the software necessary to open a pdf document (Adobe Reader). By opening this disclosure, you have confirmed that you have the required software available to you. Cookies and JavaScript must also be enabled in your web browser. We will inform you of any change in hardware or software requirements that may affect your access to or use of e-Statements.
2. Enrollment - When you enroll in e-Statements, you understand that your request is only for the member number connected to this Online Banking Access ID. If you wish to receive e-Statements for another member number you may have with the credit union, you must log into Online Banking under each member number's User ID to request the service and to view that account's statements, notices, and documents.
3. Change Statement Delivery Option - You may withdraw consent to electronic statement/notice delivery at any time, without the imposition of any cancellation fees. If you request that we reinstate paper delivery of your statements and notices, any disclosures that would normally be included with your statement would be sent in paper format as well.

To withdraw consent to electronic delivery, log in to Online Banking, select the e-Statements tab, click on the "Enrollment" tab in the top right, and select the "Paper" option. By changing your delivery method to Paper, you submit the request for the member number connected to this Online Banking Access ID. If you choose this option, we will resume delivery of your paper statements by U.S. Mail. It is important to note that once you switch back to paper statement delivery, your statements, notices, and forms (current and previous) will no longer be accessible online. You may want to save or print previous statements and any notices for your records.

4. Our Liability - Tyndall will not be responsible for any loss, damage or injury whether caused by the equipment, software and/or Online 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 Online 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 for a particular purpose or warranties of merchantability. We also accept no responsibility for your email address or for anyone accessing your emails.

5. Alterations and Amendments - The terms of this Agreement, applicable fees and service charges may be altered or amended by Tyndall from time to time. In such event, the Credit Union shall send notice to you at your address (or email address) as it appears on the Credit Union's records. Any continuation of the service after Tyndall sends you a notice of change will constitute your agreement to such change(s).

Disclosure Agreement:

I understand that the periodic statement(s), notice(s), and forms for the member number connected to this User ID will no longer be sent to me by U.S. Mail. I also agree that I will have access to the Credit Union's Online Banking via the Internet and an email account. I understand that my statements and documents will be available in PDF and/or HTML format and agree that I have the hardware and software necessary to access them.

By accepting this form, I am providing my electronic signature and I agree to be bound by the terms stated in this Agreement.

Return to the e-Statement Enrollment screen and enter this
Security Verification Code where indicated: **TYNDALL114**

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