

ELECTRONIC STATEMENT DISCLOSURE

AGREEMENT TO RECEIVE DOCUMENTS ELECTRONICALLY

I am a member in good standing at Highway Crossroads Credit Union & I wish to have my disclosures and account statements delivered via electronic format rather than in paper form. I understand that this agreement applies to all statements and disclosures related to my accounts at HCCU, including shares, checking and loan account statements, whether delivered monthly or quarterly.

All disclosures normally required to be made by law, in connection with any service I may have or which I may obtain in the future from HCCU, I understand that not all such disclosures are currently available electronically from HCCU and that HCCU may, occasionally, notify me electronically of the availability of disclosures and statements in electronic form. As they become available, HCCU will begin to send them to me electronically unless I elect to receive them in paper form. I understand that when I agree to receive statements and disclosures electronically, I will not be receiving said statements and disclosures in paper form.

I can decide not to receive documents electronically and begin receiving documents on paper by withdrawing this consent by following the steps below:

- Sign into HCCU website
- Select e-statements
- Click Manage e-statement settings
- Complete sign-on info and select delete

I will make this change request at least one week prior to the next statement cycle or required disclosure cycle. I may, occasionally, need a single paper copy of a statement or disclosure. If so, they can be obtained by contacting us at:

Highway Crossroads Credit Union
741 York Drive
Sikeston, MO 63801
(573) 472-5373

You may also email us at: support@highwaycrossroadscu.com

If I request more than 3 copies within a 30-day period, HCCU may suggest that I discontinue e-statement format and resume paper copies. See our Fee Schedule for any costs. For purposes of receiving notices, I must provide HCCU my email address. If my email address changes, I will notify HCCU of the new address within 30 days to ensure the next disclosure, statement, or document may still be received electronically. I understand that a change of email address request is available through the HCCU website.

I am the owner of or have regular access to, a personal computer or similar device which provides me access to the HCCU website and my account information. I am the owner of a device which allows me to retrieve electronic mail from HCCU. I agree that when I receive statements electronically, I will faithfully and promptly review them for errors or unauthorized use and will contact HCCU immediately by phone, mail or in person to report any such errors or unauthorized use in order to stop potential fraud or misuse of my account as soon as possible.

I have received and reviewed my HCCU Truth in Savings Disclosure.

By accepting, I will have agreed to the Terms and Conditions and agreed to accept future documents, statements, and notices electronically from Highway Crossroads Credit Union.