

You will be required to agree to the terms in this document when you sign up for the services referenced herein.

## **AGREEMENT TO RECEIVE ELECTRONIC DELIVERY OF ACCOUNT STATEMENTS**

Gold Coast Federal Credit Union is delighted that you are considering enrolling in eStatements. After you read the following information, you may consent to receive eStatements to replace all of your future paper account statements by clicking on the ["I Consent" or "I Agree"] button below.

**What do eStatements include?** eStatements include all activity for savings accounts, checking accounts, club accounts, certificates of deposit, money market accounts and loans. If you select eStatements, you will also be consenting to electronic delivery, at the Credit Unions sole option, of all electronic records such as disclosures, agreements, contracts, receipts, notices, modifications, amendments, and all other evidence of Credit Union transactions with you or on your behalf.

**Requirement for Email Address:** You agree to provide the Credit Union with an email address for you to receive statement availability notifications and electronic records. You agree that if you change your email address, it is your responsibility to provide the Credit Union with a new email address for eStatements notifications. You may provide the Credit Union with your new email address by visiting the Gold Coast FCU website at: [www.gfcu.org](http://www.gfcu.org) and logging in to "Online Banking". Then click the "Settings" tab and change your email address in the "Profile" section.

**Equipment and Software Requirements:** To receive eStatements or electronic records and to access our Online Banking service area, you need Internet access and an Internet browser, that supports security protocol TLS 1.2, such as Internet Explorer 11 or higher, Google Chrome, Mozilla Firefox, or Safari. By selecting to receive eStatements, you represent that you have such equipment and software and that you can download, access, read, review, print and store the eStatements Gold Coast FCU provides to you.

**Accessing eStatements:** eStatements may only be accessed after you log in to your account. eStatements will be available for viewing within five (5) business days of the end of the statement period. Savings accounts will receive eStatements quarterly, unless there was at least one electronic transaction posted to the account, and checking, money market accounts and loans will receive eStatements monthly. When eStatements are available for your review, you will be notified at the email address you have registered with Gold Coast FCU. eStatements will remain available for at least 12 months. Any eStatement posted to the Gold Coast FCU website will be considered delivered on the day that it was first made available to you for viewing.

**Your Rights to Receive Paper Statements and to Withdraw Consent:** You have a right to receive paper copies of any electronic records if applicable law specifically requires Gold Coast FCU to provide such documentation. You have a right to receive past or current statements in paper form. You may withdraw your consent to receive eStatements and records electronically at any time. To withdraw your consent to receive eStatements and electronic records, or to request

a paper copy of your statements, contact Gold Coast FCU in person at any branch office; or call Member Connection at: 1-561-965-1000 or write us at: Gold Coast Federal Credit Union, P. O. Box 16719, West Palm Beach, FL, 33416-6719. Any notice will not become effective until received by Gold Coast FCU and Gold Coast FCU has had sufficient time to act on it (up to two (2) business days). A fee to cancel this service or to request paper copies of statements or electronic records may be imposed as set forth in our Rate and Fee Schedule.

**Electronic Signature:** You consent and agree that your use of a key pad, mouse or other device to select an item, button, icon or similar act/action while using any electronic service Gold Coast FCU offers; or in accessing or making any transactions regarding any agreement, acknowledgment, consent, terms, disclosures or conditions constitutes your signature, acceptance and agreement as if actually signed by you in writing. Further, you agree that no certification authority or other third party verification is necessary to the validity of your electronic signature; and that the lack of such certification or third party verification will not in any way affect the enforceability of your signature or any resulting contract between you and Gold Coast FCU.

**Agreement:** You consent that Gold Coast FCU may communicate with you electronically as necessary. You further consent that Gold Coast FCU may provide to you electronically all periodic statements and electronic records. Gold Coast FCU reserves the right to send any or all electronic records or statements to you in paper form to your current mailing address on file at Gold Coast FCU.

Your selection to receive your statements electronically will become effective immediately and means that you will no longer receive paper statements in the U.S. Mail. By clicking the ["I Consent" or "I Agree"] button below, you acknowledge that you have read and agree to the terms in this "AGREEMENT TO RECEIVE ELECTRONIC DELIVERY OF ACCOUNT STATEMENTS". This Agreement, including the validity of any signatures or consents, any claims, or any disputes arising hereunder shall be construed in accordance with and governed by the Laws of the State of Florida.