



Consent for E-Statements and Electronic Disclosures

By agreeing to this disclosure, you will receive your periodic account statements online as well as Arapahoe Credit Union's Membership and Account Agreement, Truth-In-Savings, Rate and Fee Schedule, and Privacy Notice. Your online periodic statement will include the periodic account and transaction activity for your deposit, and loan accounts, electronic funds transfer services, periodic notice of billing error rights.

The credit union will send you an e-mail when your e-statements are available for review, at this time you may access and view your e-statements by selecting the e-statement link within on-line banking. It is important that you inform us if your e-mail address changes; to do this, simply complete the e-mail address form located on the top of your e-statement list.

Your e-statements and disclosures will be available on our website and can be obtained by using a computer with internet access. They are downloadable as PDF documents. Please note: you must have Adobe Acrobat Reader software 4.0 or higher, which can be downloaded at no cost to you at <http://www.adobe.com>. Also, please note: you will need the ability to download and store the statements and disclosures electronically or a print them should you want to create a paper-copy for personal record keeping. Through your consent to receive e-statements and electronic disclosures you are informing the credit union that you have printing capability or the ability to store electronically your financial records from Arapahoe CU.

Arapahoe CU will suspend mailing your statements upon agreement to these disclosures. To receive your periodic statements in paper form through the mail, you must withdraw your consent to receive online statements by completing the cancellation form on the e-statement service page or notifying the credit union. Fees for requesting copies of paper statements will be applied as outlined in our fee schedule; there are no fees applied for choosing to withdraw your consent for online statements.

The email you give at account opening will be used to provide the e-statement notifications and service. However, for security reasons, we do not actually email a statement. It is simply to let you know when each is ready for viewing. While it helps to confirm delivery of these notifications, you can also expect your statement to be available on schedule from your online banking account found at Arapahoe-CU.org.

For accuracy, we recommend that you review your email address now. Additionally, please verify completed delivery of your statements within the first month or two. Generally, if your notifications are not arriving, it is because of an email filter that you must override. If you have problems correcting this, we are happy to help.

Again, welcome to the credit union. If you have any questions, please let us know!