

INSPIRUS CREDIT UNION, A DIVISION OF GESA CREDIT UNION ONLINE STATEMENT ACCESS AGREEMENT

PLEASE READ THIS AGREEMENT COMPLETELY BEFORE INDICATING YOUR AGREEMENT TO ACCEPT YOUR PERIODIC STATEMENTS AND RELATED DISCLOSURES ELECTRONICALLY.

TRANSMITTAL OF ELECTRONIC STATEMENTS

You agree to accept your Inspirus Credit Union, a Division of Gesa Credit Union, and all disclosures related to your statements, electronically by a visual text to be displayed on a personal computer monitor. You request that the credit union transmit your statement to you electronically, and you agree to the terms and conditions set forth in this Agreement.

SECURITY PROCEDURES

You acknowledge that you will receive your statements electronically through Digital Banking.

You acknowledge that, if you disclose your Digital Banking PIN to anyone else or if your PIN is lost or stolen, third parties may be able to access your credit union statements. You agree that the credit union will not be liable for any loss caused by the authorized or unauthorized use of your PIN by any third party to access your statements. You agree to keep your PIN in a place of safekeeping, and you agree that the security of your PIN will be your responsibility at all times.

You agree that the credit union will not be liable for any loss arising out of your use of Inspirus Credit Union eStatement if the credit union observes the security methods presently set out in the Procedures, or as amended from time to time. Further, you agree that the credit union will not be liable for any loss arising out of your use of Inspirus Credit Union eStatement under any circumstances if you fail to observe the Procedures and the recommendations set forth in the Procedures.

eSTATEMENT PROCEDURES

Your eStatements will include the periodic account and transaction activity for your deposit and consumer loan accounts; electronic funds transfer services; periodic notice of billing error rights and year-end tax statements for dividends earned and mortgage interest paid.

You will receive an e-mail notification that your statement is ready to view if you supplied the correct email address. If you change your email address, you must notify Inspirus Credit Union of the change to continue receiving statement notifications. You will receive an e-mail message from us on approximately the third business day of each month letting you know that your eStatement is available.

How to Opt Out of eStatements in the future: If you would prefer to receive paper account statements via U.S. Mail rather than online eStatements, please visit www.inspirusCU.org, login to Digital Banking, and select the "Statements/Documents" tab, and then "Statements." Once you've opened your eStatement, click "Settings" and "Discontinue/Resume Accounts." Check "Discontinue" and "Submit." To resume eStatements, follow these same steps, checking "Resume" and "Submit."

If you have questions or need help, please call 1-888-628-4010 weekdays from 7:30 a.m. to 5:30 p.m.

| | | |
|--------------|------|----------|
| Member/Owner | Date | Member # |
|--------------|------|----------|