

**ELEMENTS FINANCIAL FEDERAL 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

By signing the account application and electing to receive your statements electronically, you agree to accept your Elements Financial Federal Credit Union periodic statements, and all disclosures related to your statements, electronically by a visual text to be displayed on a personal computer monitor. The minimum recommended system requirements for viewing your electronic statement are: Processor Speed: 486, Modem Speed: 28.8 Kbps or higher, Memory Size: 16MB or higher. For maximum performance, we recommend that you use either Netscape Navigator 4.0 or higher or Microsoft® Internet Explorer 4.0 or higher.

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.

ADDITIONAL PROVISIONS

You acknowledge and agree that, by requesting that your statements be delivered electronically, you will not receive paper statements. You acknowledge and agree that, if the credit union in its judgment believes that the transmission of your statements electronically is no longer viable, or that any such transmission may give rise to security or operational concerns, the credit union may cease the electronic delivery of your statements and provide you with paper statements in lieu thereof.

YOUR RIGHTS

You have the right to receive your statements in paper form at any time or to withdraw your consent to receive your statements electronically at any time by calling the credit union's member service at 276.2105 or 1.800.621.2105. A fee may be charged for statement copies. See fee schedule for current charge. The Credit Union at its discretion may institute a fee for paper delivery of periodic statements in the future for members who choose this delivery method. A fee may also apply

You acknowledge and agree that you have read and understand the Elements Financial eStatement procedures set out, that any email address you provide to the credit union is accurate, that you will promptly notify the credit union's member service of any change in your email address.