



PO Box 40769
Jacksonville FL 32203

e-Statement Agreement

Agreement: You specifically consent and agree that we, 121 Financial Credit Union, may provide to you electronically, all periodic statements, hereinafter referred to as "E-Statement(s)." You also specifically consent and agree that we may provide all disclosures, agreements, contracts, receipts, notices, modifications, amendments, and all other evidence of our transactions with you or on your behalf electronically. (Hereinafter all such documentation is referred to as "electronic record(s)"). E-Statements may only be accessed after you log-in to your account through Internet Banking at our web site (www.121fcu.org). E-Statements for the prior calendar month (or quarter, if you receive only quarterly statements), will be available for viewing within five (5) business days of the last business day of the calendar month (or quarter). A notice will be posted at our Internet Banking web site when E-Statements become available. E-Statements posted to our web site will remain available for at least 180 days. We reserve the right to send any or all records or statements to you in paper form to your current mailing address in our file. You have a right to receive paper copies of any electronic records if applicable law specifically requires us to provide such documentation. You have a right to receive past or current statements in paper form. There may be a fee associated with this service as set forth in your Rate and Fee Schedule. You may withdraw your consent to receive E-Statements and records electronically at any time. To withdraw your consent to receive E-Statements and electronic records, or to request a paper copy of your statements, contact us in person at any branch office; or, call us at (904) 723-6300 (or toll-free in Florida at (800) 342-2352); or write us at: 121 Financial Credit Union, PO Box 40769, Jacksonville, FL 32203. You may also withdraw your consent to receive statements and records electronically at any time through Internet Banking by going to the VIEW STATEMENT screen and clicking on the provided link to change your statement setting and follow the prompts to change your chosen delivery method back to US Mail. Any notice will not become effective until received by us and we have 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 your Rate and Fee Schedule. Any E-Statement posted to our web site will be considered delivered on the day that it was first made available to you for viewing. 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.

Equipment and Software Requirements: To receive E-Statements or electronic records and to access our Internet Banking service, you need internet access and a web browser, (such as Microsoft's Internet Explorer or Netscape Navigator which are available for download at our Internet Banking web site), and you must be enrolled for Internet Banking service. Further information and assistance is available at the link to FREQUENTLY ASKED QUESTIONS at our Internet Banking web site. By selecting to receive E-Statements, you represent that you have such equipment and software and that you can download, access, read, review, print and store the EStatements we provide to you.

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 we offer; 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 the Credit Union. Changing your statement delivery method will become effective immediately upon receipt by the Credit Union and will remain in effect until the Credit Union receives notification otherwise and has sufficient time to act on it (up to two business days).