



■ FEDERAL CREDIT UNION ■

eSTATEMENT AND eCOMMUNICATION DISCLOSURE

You have the right to receive paper copies of your periodic statements for your accounts. By reading the disclosures below and accepting eStatements, you are requesting that we make periodic statements available for your accounts in electronic form rather than in paper form.

By accepting eStatements you agree that you have read and consent and agree to each of the statements below:

- You elect to receive your GHS Federal Credit Union account periodic statement in an electronic format. When you make this selection, your paper statements will no longer be sent to you (at our option). At any time, you may choose to discontinue receiving electronic statements and return to receiving paper statements in the mail. You must contact GHS Federal Credit Union to un-enroll, you can call, email, mail, or visit the local branch.
- Additional communications relating to your account with us may be provided to you on your electronic statements or through traditional (paper) methods (at our option).
- You will provide us with and maintain a valid and functional email address through which we may contact you regarding your periodic statements. It is your responsibility to contact GHS Federal Credit Union with any change or updates to a valid and active email address that is on our records in order to receive communication from us regarding your periodic statements.
- If a paper statement for your account is needed, you may:
 - Use the PDF download option within online banking
 - Contact a member service representative at GHS Federal Credit Union at the telephone number or U.S. Mail or email address listed below. Please note that a fee may be assessed for each paper statement in accordance with our Fee Schedule. We will bill you for any fees at that time.
- In order to access Online Banking and to receive required notices, periodic statements and disclosures electronically, you will need:
 - An Internet connection
 - The most current release of a web browser; Internet Explorer version 11.0, Edge, Chrome, Safari, or Firefox
 - The latest version of Adobe Acrobat Reader

You may contact us to let us know of any change to your email address or to request a duplicate paper statement by:

- Calling us at 800-732-4447
- Writing us at GHS Federal Credit Union, 910 Front Street, Binghamton, NY 13905
- Sending a "Secure Message" using the "Messages" tab
- Emailing accounts@ghsfcu.com

Once you accept eStatements, you may be required to perform certain tasks to test and verify that you can receive and read electronic statements. You will not be enrolled in eStatements until that test is satisfactorily completed.

