



## 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 election, 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 by returning to Online Banking and clicking the Decline eStatements button under Accounts.
- 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 e-mail address through which we may contact you regarding your periodic statements. In order to update your e-mail address please contact GHS Federal Credit Union at the telephone number or U.S. Mail or e-mail address listed below. It is your responsibility to contact GHS Federal Credit Union in this manner to maintain a valid and active e-mail address on our records in order to receive communication from us regarding your periodic statements. Please note the e-mail address you may set up in internet banking for alerts is not the e-mail address used by GHS Federal Credit Union to send your periodic statements and other GHS Federal Credit Union disclosures and documents to you. The address set up in Alerts is used only for the limited purpose of sending account alerts.
- If a paper statement for your account is needed, you may:
  - Use the PDF download option within online banking, or
  - Contact a member service representative at GHS Federal Credit Union at the telephone number or U.S. Mail or e-mail 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.
- You meet the following hardware and software requirements if you have:
  - A computer
  - An Internet connection
  - A Web browser that supports DHTML and JavaScript
  - Internet Explorer 7.0 or higher
  - Mozilla Firefox 3.0 or higher
  - Safari 2.0 or higher
  - Adobe Reader version 5.0 or higher

You may contact us to let us know of any change to your e-mail address or to request a duplicate paper statement as follows:

- By calling us at: (800) 732-4447
- By writing us at: GHS Federal Credit Union  
910 Front Street  
Binghamton, NY 13905
- By sending a Secure Message using the Messages tab

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.