



## eStatement and eNotices Delivery Terms

By clicking “I agree” below, you are opting in to receive your deposit and loan account statements and notices electronically from Heritage Federal Family Credit Union. There is no fee for eStatements or notices.

The following terms and conditions apply to electronic delivery of account statements, henceforth called eStatements, and electronic delivery of notices, henceforth called eNotices:

### 1. Deposit and Loan Account Documents

Documents that you will receive electronically will include deposit statements and notices. All other account related information and communication will be received via the mailing address on file, unless another agreement has been made.

### 2. Accessing eStatements and eNotices

In order to access eStatements and notices, you will need to have access to eBranch, Heritage Family’s online banking platform. If you unregister for this service or your eBranch access is restricted, your statements and documents will be reverted to paper statements.

When you apply online for a new product or add a new service, you will be presented with disclosures that you can save or print a copy of for your records. When you apply in person, over the phone, or via Video Branch, any disclosures that you have read to you or view can be mailed to you for your records. Most disclosures can be found online at any time at <https://www.hfcuvt.com/disclosures>. If there is a disclosure not listed you would like to review, please contact us at 888.252.8932.

### 3. Accessing Paper Documents

The statements and notices provided to you electronically will not also be sent out as a paper copy. You may at any time log into your eBranch and save or print a copy for your records. If you require a paper copy to be mailed to you or would like to request a copy in person, fees will apply. Please view the Membership Fees for the current fees for this service.

### 4. Your Right to Cancel

You have the right to cancel and withdraw your consent for eStatements for your deposit accounts and notices. If you wish to withdraw your consent, you may do so by:

- Navigating to the Documents & Statements area of eBranch, and switching the toggle to “Paper Statements,” reviewing, and agreeing to the Opt-Out disclosure.
- Contacting our Call Center at 888.252.8932
- Chatting into us through our website
- Sending a secure message through eBranch
- Using Video Branch to talk to an agent
- Visiting any of our branches

Staff in any of these areas would be happy to help you. There is no charge for withdrawing your consent. Please allow a reasonable period of time to process your request. It will be at least the next statement cycle before you see any change.

Even if you withdraw your consent, you will have access to any previous eStatements for up to three years.

## 5. Your System Requirements

Since eBranch is required to have eStatements, the same system requirements apply. Along with having a mobile device, tablet, or computer that can access the internet, an email address, and eBranch access, you will need the following system requirements:

- *When Using Either the Apple or Android App:*
  - o Most up-to-date version of the App
  - o Apple Device Operating System (OS): iOS 15 or Higher
  - o Google Device Operating System (OS): Android 12 or Higher
- *When using a browser:*
  - o Apple Safari (on a Mac Only): last two versions
  - o Google Chrome: last two versions
  - o Microsoft Edge: last two versions
  - o Mozilla Firefox: last two versions
- You will also need a program that can access and display documents in PDF format. Modern browsers, such as Google Chrome and Microsoft Edge, have PDF viewers built into them.
- An updated virus and malware scanner is always recommended.

Systems not meeting these minimum requirements may be able to login but will find latency and difficult completing tasks.

Optional items include a printer if you would like to print paper copies of your statements, as well as secure computer storage, such as a hard drive or flash drive.

We will notify you whenever these minimum requirements are changed or revised.

## 6. Your Responsibilities

You certify that you are capable of receiving and accurately reproducing, as needed, the eStatements and notices as needed for any future reference. You certify that you have provided us with your current email address to which we may send electronic notifications that your eStatement is ready to view or that you have a Notice to view. You must also notify us of any changes to our email address. We are not obligated to verify that you have received, can access, or have accessed or viewed any account document. If we learn that you are no longer receiving email communications (for example, an email is returned as undeliverable), we may discontinue sending email communications. We will make a reasonable attempt to redeliver your notification electronically.

## 7. Contacting Us

You may contact HFCU to request paper copies, opt-out of eStatements, or notify us of changes to your email address. You may make changes by:

- Contacting our Call Center at 888.252.8932
- Chatting into us through our website
- Sending a secure message through eBranch
- Using Video Branch to talk to an agent
- Visiting any of our branches

