

Centris Federal Credit Union eStatement Disclosure

This statement requests your consent to permit Centris Federal Credit Union ("Centris") to provide communications and information to you in secure electronic form rather than in paper form for your selected accounts. Before you decide whether or not you wish to give your consent to receiving electronic notices and records, you should read and consider the following information. Then, if you decide to consent, you can click the I Agree button at the bottom of this statement. All that you need is access to a computer with internet access, access to your online banking account, a valid e-mail address, and a printer.

Upon receipt of your consent, we will notify you at your registered e-mail address each time we prepare a statement for an account that you have selected. We will send you an e-mail letting you know that the eStatement and notice of error resolution disclosure is available online. You will be required to enter your User ID and password to view the electronic statement. You agree it is your sole responsibility to protect your password from unauthorized persons. You agree that it is your responsibility to ensure that the electronic statements cannot be intercepted or viewed by others. You agree that Centris has no control as to the persons who have access to your personal computer and your password once it is in your possession. Centris will not be liable for any unauthorized access to your personal computer or your passwords.

You understand that you have no expectation of privacy if you transfer any statement via e-mail to another person or entity using the World Wide Web. You further agree to release Centris from any liability if the information is intercepted or viewed by unauthorized parties at your employer or any other e-mail address you have provided.

By accepting the terms of this agreement, you hereby authorize Centris to provide notification of periodic account statements and other periodic or special notices to you by electronic mail. Other periodic or special notices may include privacy notices or any other notice that federal laws and regulations from time to time may require us to provide to you. You acknowledge and agree that Centris can provide you with periodic statements of your account and special notices electronically. We will discontinue mailing paper statements for this account and you will be able to retrieve your eStatement and other documentation and communication via online banking. You are responsible for notifying us of any email address changes. You may notify us by e-mail at centris@centrisfcu.org or by calling (402) 334-7000. You may also visit any of our locations and speak with one of our Customer Service Representatives for assistance. If you fail to notify us of a change to your e-mail address, then Centris will not be held liable or have any obligations to you or any joint owner(s) of your account(s). There is no fee to request a paper copy of a regulatory notice, a disclosure, or a copy of the changes of fees or terms on your account. If you wish to have a paper copy of a statement or check, a fee may be charged. See fee schedule for current charge. Centris at its discretion may institute a fee for paper delivery of periodic statements in the future for members who choose this delivery method.

Your eStatement will be dated the day you are notified by e-mail (the e-mail date). You must promptly review your eStatement and any accompanying items and notify us in writing at Centris Federal Credit Union, 13120 Pierce St., Omaha, NE 68144, via telephone at (402) 334-7000, or in person at any of our locations (within the applicable time periods specified in your deposit agreement) of any error, unauthorized signature, lack of signature, alteration or other irregularity. Any applicable time periods within which you must notify us of any errors on your account statement(s) shall begin on the e-mail date regardless of when you receive and/or open the statement.

If you believe your eStatement is lost or that someone has obtained access to your eStatement without your permission, write to us at Centris Federal Credit Union, 13120 Pierce St., Omaha, NE 68144. You may also contact one of our Customer Service Representatives in person at any branch location or call (402) 334-7000.

You have the right to withdraw your consent to receive electronic periodic statements at any time. To withdraw your consent to receive electronic statements, you must notify us via e-mail at centris@centrisfcu.org, through our electronic banking services at <http://www.centrisfcu.org>, or in writing to Centris Federal Credit Union, 13120 Pierce St., Omaha, NE 68144. You may also contact one of our Customer Service Representatives, in person at any branch location or call (402) 334-7000. Once the withdrawal of your consent has been received and processed, you will no longer receive eStatements.

If you close your account with Centris, we can elect to send your last periodic statement and any required notices via U.S. mail to your address of record.

All electronic statements shall be in full compliance with applicable laws and regulations. The provisions in this agreement are part of (and in supplement to) Centris' Membership and Account Agreement and disclosures and are subject to all the provisions in the Membership and Account Agreement and disclosures. Each Centris account that you designate to be included within the eStatement service and eStatements program is also governed by the terms and conditions otherwise applicable to that kind of account as separately disclosed to you, either in the Membership and Account Agreement, applications and enrollment forms, the applicable personal or business fee schedules, credit or deposit agreements, our Privacy Policy or other written disclosures.

I have read and agree to the terms of the eStatement Disclosure and I would like to receive eStatement delivery. I understand that for the accounts selected I will no longer receive a periodic statement sent by U.S. Mail.