

AGREEMENT TO RECEIVE ELECTRONIC DELIVERY OF ACCOUNT STATEMENTS



SUN Credit Union (hereinafter "Credit Union") is delighted that you are considering enrolling in E-Statements. After you read the following information, you may consent to receive E-Statements to replace all of your future paper account statements by clicking on the "**I Agree**" button.

What do E-Statements include? E-Statements include all activity for savings accounts, checking accounts, club accounts, certificates of deposit, IRA accounts and loans for which you are the primary member. When you agree to sign up for E-statement, you will receive an electronic statement for all accounts/member numbers for which you are the primary account holder. If you select E-Statements, you will also be consenting to electronic delivery, at the Credit Union's sole option, of all electronic records such as disclosures, agreements, contracts, receipts, notices, modifications, amendments, and all other evidence of Credit Union transactions with you or on your behalf.

Requirement for Email Address: You agree to provide the Credit Union with an email address for you to receive statement availability notifications and electronic records. You agree that if you change your email address, it is your responsibility to provide the Credit Union with a new email address for E-Statements notifications. You may provide the Credit Union with your new email address by mail or in person. If emails are returned to us, we will begin sending your periodic statements by US Mail until you provide us with a correct email address.

Equipment and Software Requirements: To receive E-Statements or electronic records and to access our Home Banking service area, you need Internet access and a web browser, such as Microsoft's Internet Explorer. You represent that you have such equipment and software and that you can download, access, read, review, print and store the E-Statements the Credit Union provides to you.

Accessing E-Statements: E-Statements may only be accessed after you log in to your account! 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 statement ending date. When E-Statements are available for your review, you will be notified at the email address you have registered with the Credit Union. E-Statements will remain available for at least 90 days. Any E-Statement posted to the Credit Union web site will be considered delivered on the day that it was first made available to you for viewing.

Your Rights to Receive Paper Statements and to Withdraw Consent: You have a right to receive paper copies of any electronic records if applicable law specifically requires the Credit Union to provide such documentation. You have a right to receive past or current statements in paper form. 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 the Credit Union in person at any branch office; or call 954-967-4441; or write us at:

SUN Credit Union
4205 Hollywood Blvd. Hollywood Fl. 33021

Any notice will not become effective until received by the Credit Union and the Credit Union has had sufficient time to act on it (up to two (2) business days). A fee to request paper copies of statements or electronic records may be imposed as set forth in the Credit Union Fee Schedule.

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 the Credit Union offers; 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.

Agreement: You consent that the Credit Union may communicate with you electronically as necessary. You further consent that the Credit Union may provide to you electronically all periodic statements and electronic records. The Credit Union reserves the right to send any or all electronic records or statements to you in paper form to your current mailing address on file at the Credit Union.

Your selection to receive your statements electronically will become effective immediately and means that you will no longer receive paper statements in the U.S. Mail. By clicking the "**I Agree**" button, you acknowledge that you have read and agree to the terms in this "AGREEMENT TO RECEIVE ELECTRONIC DELIVERY OF ACCOUNT STATEMENTS". 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.