

Agreement to Receive Documents Electronically

I am a member in good standing at Lexington Avenue Federal Credit Union and I desire to have my disclosures and statements of account delivered to me in electronic form rather than in paper form. I understand that this agreement applies to all statements and disclosures related to my accounts at Lexington Avenue FCU, including:

- Savings and Checking, Money Market, Certificate of Deposit, IRA, etc.
- Home Equity Loan, or Home Equity Line of Credit, Auto and other consumer loan statements
- All tax forms including 1098 and 1099
- Meeting notices
- All disclosures normally required to be made by law, in connection with any service I may have or which I may obtain in the future from Lexington Avenue FCU

I understand that not all such disclosures are now available electronically and that, from time to time, Lexington Avenue FCU may notify me electronically of the availability of such disclosures and statements in electronic form. At such time as they do become available, they will be sent to me electronically unless I elect to receive them in paper form.

I understand that when I agree to receive statements and disclosures electronically, I will not be receiving said statements and disclosures in paper form. I can decide not to receive documents electronically and begin receiving documents on paper by withdrawing this consent. I may withdraw consent by following these steps: (1) sign into Lexington Avenue FCU Online Banking, (2) select "Settings," (3) select "Additional Services," (4) click the toggle button to turn eStatements off, (5) click "Save Changes" button, and (6) wait for the confirmation message. This change will require at least one week notice prior to the next statement cycle or required disclosure cycle.

I may from time to time desire a single paper copy of a statement or disclosure. In that event I may obtain one by calling LAFUCU at 585.254.4543, or by requesting a copy in person at Lexington Avenue Federal Credit Union, 1275 Lexington Ave, Rochester, NY 14606. If I require more than three such copies within any 90-day period, LAFUCU may request that I discontinue the electronic service and resume receiving paper copies.

If I change my email address, I will notify Lexington Avenue FCU of my new address within 30 days, so my next disclosure, statement or document may still be received electronically. I understand that a change of email address process is available through Lexington Avenue FCU Online Banking by clicking on "Contact Information" within "Settings."

I am the owner of a personal computer, or similar device or have regular access to a personal computer or similar device which provides me with access to Lexington Avenue FCU Online Banking and on which I can retrieve electronic mail notices from Lexington Avenue FCU. This computer must be capable of running a supported browser.

I agree that when I receive statements electronically, I will faithfully and promptly review the statements to ensure that there are no errors in the statement and that there has been no unauthorized use of my accounts. If I discover any such errors or unauthorized use, I will contact Lexington Avenue FCU immediately by telephone and file an appropriate report to protect my interests in my personal assets and to stop any potential fraud or misuse of my account as soon as possible. I have reviewed and agree to the terms contained herein.