

**MTC Federal Credit Union
E-MAIL STATEMENT DISCLOSURE
AND
ELECTRONIC CONSENT AGREEMENT**

I am a member of MTC Federal Credit Union and I desire to have my statement 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 MTC Federal Credit Union.

After electing to have my statement sent to me electronically, I may still obtain a paper copy of my Statement by contacting MTC Federal Credit Union through the following methods below or as found on our schedule also see our Rate and Fee Schedule for any costs:

In writing:

MTC Federal Credit Union, PO Box 1944, Greenville, SC 29605

In person: Any branch location:

By telephone: 800-413-2918

By e-mail: info@mtcfederal.com

Discontinuation of E-mail Statement: (Return to paper statement by mail)

I may withdraw my request to have my Statement of Account sent to me electronically by contacting MTC Federal Credit Union either in writing or by e-mail at the above addresses, or at any branch location. I may also cancel this service myself in Web-Branch by selecting the "e-Statements" menu link. MTC Federal Credit Union does not assess any fees or charges to institute or cancel this service.

When Your Personal Information Changes:

I agree to immediately provide MTC Federal Credit Union updated contact information in the event that my e-mail address (or any other means I have provided MTC Federal Credit Union to contact me) becomes unusable or inaccurate for any reason. MTC Federal Credit Union must receive notification of any change in email address at least three business days prior to the last business day of the month, to give us time to affect the change. Failure to do so may result in a delay or lack of delivery of your statement for the given period. I may update my e-mail address by clicking the "e-Statements" option and enter my new e-mail address. I may also inform MTC Federal Credit Union in person at any branch location as provided by the schedule.

Requirements to Receive an E-mail Statement:

I understand that in order to receive my eStatements and other electronic disclosures, my computer hardware and software must meet the following minimum requirements. I will be provided updated information in advance should MTC Federal Credit Union change these methods and/or hardware/software requirements.

Minimum System Requirements:

- A personal computer with a connection to the Internet, and Acrobat Reader 4.05 or greater version.
- Web Browser recommendations: Internet Explorer 6.0 Serv Pack 2 and higher and Mozilla Firefox 2.0 and higher
- For security reasons, e-statements can only be accessed using a web browser that supports 128-bit encryption.
- If you use Microsoft Internet Explorer for your browser, you may need the following setting enabled to view your statement:
 - In the browser, go into your "Tools" from the menu bar;
 - Choose "Internet Options",
 - Choose "Advanced",
 - Scroll down to "Security",
 - Place a check mark in the box for "Do not save encrypted files to disk",
 - Choose "Apply"

Additional Electronic Submissions

By accepting e-statements, I also agree to receive periodic electronic messages from the credit union pertaining to MTC Federal Credit Union announcements, disclosures, updates, etc. I will be provided with an opt-out option should I wish to discontinue receiving the periodic messages.

Security Notice for Internet Transactions:

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 MTC Federal Credit Union immediately by telephone or email as set forth in the schedule and file an appropriate report to protect my interest in my personal assets and to stop any potential fraud or misuse of my account as soon as possible. I have received and reviewed the Electronic Funds Transfer Agreement and Membership and Account Agreement for full details.