

E-Statement Disclosure and Agreement

| Member Name: |
|-----------------|
| Account Number: |
| E-Mail Address: |

By signing below I agree to receive my monthly or quarterly statement from Florida West Coast Credit Union electronically using the internet instead of receiving a paper copy of my statement through the United States Postal Service. Florida West Coast Credit Union will provide a copy of your periodic statement electronically via the website or through online banking. I understand that it is my responsibility to view, print and/or save my statements for future reference. Should my e-mail address change it is my responsibility to notify the Credit Union with my new address. You can call the Credit Union at 813-643-5572 or email: membershelp@fwccu.com or notify us in writing at:

FLORIDA WEST COAST CREDIT UNION
1225 MILLENNIUM PARKWAY
BRANDON, FL 33511

SOFTWARE AND PRINTING REQUIREMENTS

In order to access your periodic statement you will need Adobe Acrobat Reader software to read your statements. This can be downloaded free of charge from the E-statement registration site or from www.adobe.com. To print your statement you will need to have a local printer connected to your computer. The preferred internet browser is IE 5.5 and higher

AVAILABLITY OF STATEMENTS

You will be able to access a rolling 12 months of statements once that number of statements have been written to history. You can also save your monthly statements directly to your computer by clicking the save icon on your tool bar.

OPT IN/OPT OUT

If you decide at some point in the future that you no longer wish to receive your periodic statements electronically you may withdraw your consent in writing by completing the opt out notice located on our website under e-statements. There are no fees to withdraw your consent or to re-consent to electronic statements. If you then change your mind you may re-consent to receive your statements electronically at any time by re-consenting electronically as part of the registration process.

E-MAIL NOTIFICATIONS

You will receive an email when you register to alert you to the fact that your registration has been received and approved. You will also receive an email every month/quarter when your new statement is ready for viewing.

REGISTRATION DEADLINES

Your registration for e-statements must be received by the 25th of the month in order for you to receive that month's statement electronically.

PAPER STATEMENT REQUESTS

| Should you require paper copies of your statements you can obtain them by |
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| contacting the Credit Union. There will be a \$5.00 fee for each paper statement |
| copy that is requested. |
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Member's Signature Date