

**REQUEST for ELECTRONIC ACCESS OF STATEMENTS and NOTICES
Terms & Conditions**

eStatement and eNotice Access. You have requested and consented that we will send you an e-mail notice when your statement becomes available. We will also send you an e-mail when you have a new notice. We will use the e-mail address you have provided us online. If you change your e-mail address, you agree to notify us immediately of your new e-mail address by doing one of the following:

- a) Log into your account via online banking. Under the profile menu, choose Settings, select the Contact tab, click the pencil icon next to your email address and enter your new information
- b) Call us at 541-382-1795 or 1-800-452-3313
- c) Notify us by e-mailing us at info@midoregon.com
- d) Write to us at Mid Oregon Credit Union, PO Box 6749, Bend OR 97708

We will continue to provide other account disclosures and information in paper form unless you separately request (and we agree) to provide such disclosures and information electronically.

Your current statement will be available electronically. We will provide your monthly share and loan statements in electronic form (accessed via our secured website, through online banking). In addition, statements for the last 24 statement cycles will be available electronically. Other statement information available electronically may include items such as: billing error information; privacy policy; and changes in terms. We will also provide notices about your account electronically (including, for example: notices regarding certificate maturities; delinquent notices, courtesy pay notices, notices of funds transfer or NSF activity, and overdraft notices).

To view your statements and notices, log into your account via online banking. Under the "E Statements" menu, select the "Accounts" tab to view your statements and notices. Note that there is a drop-down menu to view Regular statements, Visa Credit card statements, and Notices.

Requesting Paper Copies. You may print paper copies of your eStatements if you have a printer. To request a paper copy of any statement, you may e-mail us at info@midoregon.com or write to us at Mid Oregon Credit Union, PO Box 6749, Bend OR 97701. You will be charged a fee of \$3.00 per paper statement you request us to print.

eStatements/eNotices Opt-Out. You may terminate your consent to electronic delivery of your statements at any time by doing one of the following:

- a) Log into your account via online banking. Under the "E-Statements" menu, Subscription Settings, click on the cog wheel next to the words "Statements and Notices". A new window will open, and change your account preferences from online to paper.
- b) Call us at 541-382-1795 or 1-800-452-3313
- c) Write to us at Mid Oregon Credit Union, PO Box 6749, Bend OR 97708

Any reduction in services or increase in fees resulting from termination of your consent are disclosed in the Rate and Fee Schedule, which is incorporated into this request. We may change these fees or service restrictions at any time upon such notice as required by law. You agree to allow us a reasonable time to resume providing statements in paper form.

System Requirements. You must have an internet-capable computer or other means of accessing the internet, with Chrome, Edge, Firefox, or Safari as your browser, and Adobe Acrobat or other similar reader capable of viewing pdf files. If we change these requirements, we will notify you of the changes.