

Electronic Statement & Documents Disclosure & Agreement

By continuing, you accept the terms of this agreement, and hereby authorize Merced School Employees Federal Credit Union to provide periodic financial statements and other documents to you electronically. Your authorization means that you consent and agree to the following:

- You will provide us with an email address that will be used to send you all electronic statement related notifications, including both account statements. You will let us know immediately if this email changes (See Contact Information below). You understand that you have no expectation of privacy if the statement link is transmitted to an address owned by your employer. You further agree to release Merced School Employees Federal Credit Union from any liability if the information is intercepted or viewed by an unauthorized party at your employer or other address selected by you.
- Upon receipt of your consent and using the email address you provide, we will send you notification of the availability of your periodic account statement, each statement period (statement cycle) and you will be required to access Merced School Employees Federal Credit Union's website in order to view your statements.
- Your consent to receive electronic documents shall remain in effect until revoked by you. If you elect to revoke your consent to receive electronic documents, you may do so from your Profile page, or you may notify us via email at estatement@mercedschoolcu.org or by telephone at 209-383-5550. If the revocation of your consent is received less than ten (10) days before the end of your normal statement cycle, it may not take effect until the following statement cycle.
- When you choose electronic statements as your delivery preference, you will not receive a paper statement. This means that along with your statement you may also electronically receive any materials that would have gone out with the paper statement including disclosures and promotional materials.

System Access

Access to this service may be unavailable at times due to scheduled maintenance, unscheduled maintenance or system outage. In addition, both environmental and physical events may occur that may cause the system to become unavailable. Merced School Employees Federal Credit Union will make every reasonable effort to ensure optimum availability of this system. However,

MSEFCU is in no way liable for the unavailability of the system or any damage that may result from system unavailability.

Merced School Employees Federal Credit Union disclaims any and all liability that relates to the improper use of this system. We are not responsible for any damage that may occur to your personal computer from the use of this service or the data transmitted through the account access link. MSEFCU will notify you of any change to software and/or hardware requirements needed to access the system. The notification will be sent to the email address we have on record for your account and will be available from the electronic statements site as well.

Contact Information

If you need information on how to update your email, request a paper copy of your statement or for instructions on how to change your password, contact us via email at estatement@mercedschoolcu.org, via our toll-free number at 800-542-2345, or at any of our branch locations.

Regulation E Required Disclosure

In case of errors or questions about your electronic statement(s), notify us via email at estatement@mercedschoolcu.org, telephone us at 209-383-5550 or 800-542-2345, or notify us in writing at Merced School Employees Federal Credit Union, eStatement Services, PO Box 1349, Merced, CA 95341 as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. (1) Tell us your name and account number. (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. (3) Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error; so that you will have the use of the money during the time it takes us to complete our investigation.

All electronic statements shall be in full compliance with applicable laws and regulations.