



Consent for Electronic Disclosures

I/we accept and consent to the electronic disclosure of all Electronic Records as indicated below, and confirm that I/we will receive and read the terms and conditions of all agreements, disclosures, notices and other documents provided electronically. If there is more than one Owner or Authorized User, etc., agreement is intended as a representation to the Credit Union that all such parties (joint users) consent to these terms and conditions.

Consent and Agreement to Receive Disclosures Electronically

INTRODUCTION

This Agreement and Disclosure specifically governs the Citco Federal Credit Union E-Statement Services, and informs you of your rights and responsibilities and the terms and conditions associated with the service you have requested. Please read this Agreement and Disclosure carefully. In this Agreement and Disclosure, the words "you", "your", and "yours" mean each and every one who utilizes E-Statement Services. The words "we", "us", "our", and "Credit Union" mean Citco Federal Credit Union. The words "the Service" refer to E-Statement Services.

You agree to be bound by all terms and conditions contained herein, and are in addition to the terms and conditions in our other agreements (found in the MEMBERSHIP BOOKLET). You further agree to follow all instructions provided by the Service and reflected on your computer screen. You further agree to abide by any terms or conditions which may be added because of future enhancements to E-Statement Services.

SERVICES

Except as otherwise provided for herein, using your personal computer (PC) and your designated User ID and Password and/or Personal Identification Number (PIN), you can access your Credit Union statement 24 hours - per day, seven days per week. Credit Union will provide your periodic Credit Union financial account statement electronically. The scope of the information, notices and disclosures that we will provide to you is more fully described below.

BUSINESS DAYS

Credit Union E-Statements will be available 24 hours a day, seven days a week, except when down for maintenance or as otherwise indicated in the paragraph titled System Unavailability.

AGREEMENT FOR RECEIVING ELECTRONIC DISCLOSURES

You specifically consent and agree that we may provide all disclosures, agreements, contracts, periodic statements, receipts, notices, modifications, amendments, and all other evidence of our transactions or notice of the availability of any of the foregoing with you or on your behalf electronically to the e-mail address provide by you. You have a right to receive a paper copy of any of these electronic records if applicable law specifically requires us to provide such documentation. Also, you may withdraw your consent and revoke your agreement to receive records electronically. To request a paper copy or to withdraw your consent and agreement to receive electronic records call, write or e-mail us as set forth in the Schedule. If an e-mail is returned undeliverable, we will change your account statement status to

paper and will provide your periodic statement via US mail to your address of record. Thereafter, it will be your responsibility to re-apply for any electronic notification or disclosure services we offer and/or to provide notice of your correct address pursuant to your Membership Agreement with us.

The 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. To change your email address you can either a.) Click the "Services" tab inside the online branch, select "Change your Email Address" and follow the prompts, or b.) Send a signed, written request to change your password to Citco Federal Credit Union, P.O. Box 4067, Sheridan, WY 82801.

Upon receipt of your consent, we will provide all electronic records to you as applicable, to the email address that you provide. You may be required to enter a logon that will be assigned by the Credit Union together with a PIN and/or password, created by you, to access all or certain electronic records. It is your sole responsibility to protect your logon and password from unauthorized persons. You understand that you have no expectation of privacy if electronic records are transmitted to an email address owned by your employer or any other persons that are not owners, borrowers, authorized users, etc. You further agree to release the Credit Union from any liability if the information is intercepted or viewed by an unauthorized party at the email address provided by you, or any updates thereto that are provided to the Credit Union.

Your statements will be available for 18 months from the date of the statement.

Equipment and Software Requirements.

To access E-Statements and to retain documents, agreements and disclosures electronically you need a computer with internet access capability, and you will need to use the following computer software and hardware: Internet Explorer 4.0 or above, Netscape Navigator 4.0 or above or equivalent software; and hardware capable of running this software. Use and access to these services requires the use of a browser that supports SSL and Cookies. You are responsible for the set-up and maintenance of your home computer and modem, which supports the encryption requirements of our home banking systems.

These are the present minimum requirements that are required to access and use the system, which may change without notice. We make no warranty or representation regarding the access speed that you will have now or in the future, as such is beyond the control of the Credit Union (depending largely on your computer system and method of access -- e.g., dial up connection vs. DSL or other connection). Also, these minimum requirements are likely to change as technology, software, and other matters continue to evolve.

ISSUANCE AND CONFIDENTIALITY OF YOUR USER ID AND PIN/PASSWORD

Your User ID and PIN/PASSWORD are confidential and should NOT be disclosed to others or recorded on documents or records located on or around your PC. You agree not to disclose or otherwise make your User ID and PIN/PASSWORD available to anyone not authorized to access your accounts. If you authorize anyone to use your User ID and PIN/PASSWORD, that authority shall continue until you specifically revoke such authority by changing the PIN/PASSWORD or by notifying Credit Union and selecting a replacement PIN/PASSWORD. You understand that if you reveal your User ID and PIN/PASSWORD to anyone, you have authorized that individual to access information from any of your accounts which can be accessed by the User ID and PIN/PASSWORD, regardless of whether that person is authorized to access these account(s) by any means other than by use of the Service. If you fail to maintain security of your User ID and PIN/PASSWORD and Credit Union suffers a loss, we reserve the right to terminate Service to you under this Agreement and Disclosure, as well as to terminate other Credit Union deposit and loan services. Credit Union will not be responsible for any losses you suffer due to your failure to maintain the security of your User ID and PIN/PASSWORD, Users of the Service should

use such other PIN/PASSWORD protection precautions as may be appropriate under any particular set of circumstances to ensure proper security over system access and access to account and transaction information. The Service provides the capability for you to change your PIN/PASSWORD. To help safeguard your security, you should change your PIN/PASSWORD frequently. If you forget your PIN/PASSWORD or your system access is disabled due to the use of an incorrect PIN/PASSWORD, you must contact a Credit Union Representative to have a temporary PIN/PASSWORD issued to you. We reserve the right to require written re-application for a new/replacement PIN/PASSWORD.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC STATEMENT

Contact us IMMEDIATELY if you think your statement is wrong, or if you need more information. You may notify us at (307)674-7449 or (888) 527-2495, or write to us at: Citco Federal Credit Union, P.O. Box 4067, Sheridan, WY 82801. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared. Tell us your name and account number, the dollar amount of the suspected error, and the date it occurred. Describe the error or the transaction you are unsure about, and explain as clearly as you can, why you believe it is an error or why you need more information.

If you notify us verbally, we may require you to send us your complaint or questions in writing within ten (10) business days. We will tell you, in writing, the results of our investigation within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) calendar days to investigate your complaint or question. If we need to use the forty-five (45) days to investigate, we will provisionally credit your account within ten (10) business days for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or request in writing and we do not receive it within ten (10) business days, the Credit Union is not required to credit your account.

For transactions initiated outside the United States, the time period stated above increases to ninety (90) calendar days instead of forty-five (45) calendar days, unless otherwise required by law, to investigate your complaint or question. If your claim is made within thirty (30) days of account opening, we will provisionally credit your account within twenty (20) business days and may take up to ninety (90) calendar days to conduct our investigation.

If we determine there was no error, we will send you written explanation within three (3) business days after we complete our investigation. You may ask for copies of the documents that we used in our investigation and upon which we relied to conclude that the error did not occur. (We will make these available to you to the extent possible without violating any other member's right to privacy).

FEES AND CHARGES

There is currently no fee for the Service or termination thereof. However, Credit Union reserves the right to impose fees or to subsequently change any fee structure with or without notice as required by law.

SYSTEM UNAVAILABILITY

Access to the Service may be unavailable at certain times for the following reasons: (1) Scheduled maintenance - There will be periods when systems require maintenance or upgrades; (2) Unscheduled maintenance - Service may be unavailable when unforeseen maintenance is necessary; or, (3) System Outages - Major unforeseen events, including, but not limited to: earthquakes, fires, floods, computer failures, interruptions in telephone service, or electrical outages, that may cause system unavailability. Credit Union will make all reasonable efforts to ensure the availability of the Service. However, Credit Union is in no way liable for the unavailability of the Credit Union E-Statements Service or any consequential damages that may result.

OTHER LIMITATIONS OF LIABILITY

You are solely responsible for the selection, installation, maintenance, and operation of your personal computer and software. Credit Union expressly disclaims any and all liability as relates to the improper use of your personal computer and the transmission of data. Credit Union is not responsible for any errors or failures due to any malfunction of your personal computer or software, or unsuitability of your personal computer or software, or any virus, or any problems that may be associated with the use of any Internet service. Credit Union will notify you of any change to the software and hardware requirements needed to access this Service within an acceptable period. If you do not agree to the changes required, you may terminate the Service without charge.

TERMINATION OF AGREEMENT AND SERVICE

You may cancel this Agreement and terminate your Service with Credit Union at any time by notifying Credit Union either orally, via the unsubscribe section of the E-Statement web page, or in writing and discontinue use of the Service. The Credit Union may terminate its Service and this Agreement and Disclosure at any time by giving you advance notification via email.

GOVERNING LAW

This Agreement is made in Wyoming and shall be construed and governed by the laws of the State of Wyoming except where such laws are inconsistent with Federal law.

AMENDMENTS

This Agreement may be amended by the Credit Union at any time at its discretion. You will receive any notice of amendments required by law via email.

EFFECTIVE DATE

This Agreement governs your use of the Service and becomes effective upon clicking the "I Accept" checkbox during registration.