

The Summit Federal Credit Union

ELECTION TO RECEIVE STATEMENTS OF ACCOUNT AND DISCLOSURES ELECTRONICALLY



I am a member of The Summit Federal Credit Union ("The Summit") and I elect to have my newsletter, account statements, and disclosures delivered to me in electronic form rather than in paper form. I understand that this agreement applies to all newsletters, statements and disclosures related to my accounts at The Summit, including, without limitation:

- Newsletter
- Savings, Checking, and/or any other demand deposit account statements and disclosures, whether delivered monthly, quarterly or annually
- Account statements and disclosures pertaining to loan related products
- All disclosures required to be made by law in connection with any account or service I now have or may obtain in the future from The Summit

I understand that when the newsletter, statements and disclosures are available electronically, I will no longer receive the newsletter, statements and disclosures in paper form, unless I withdraw this election as outlined below. However, I may obtain a single paper copy of a newsletter, statement or disclosure by contacting The Summit. Refer to The Summit's Rate and Fee Schedule for fees associated with obtaining multiple copies.

If I change my email address, I will notify The Summit of my new address. The change of email address process is available through The Summit's Online Access by clicking on "My Settings" and "Update email options".

To receive the newsletter, statements and disclosures electronically, I confirm that I have the following:

- Access to a personal computer or mobile device that permits access to Online Banking/Mobile Apps
- An email account that permits access to retrieve electronic mail notices from The Summit
- Compatible version of Adobe Acrobat Reader
- Ability to print or otherwise keep/store the newsletter, statements, and disclosures The Summit sends me electronically

I can decide not to receive the newsletter, statements and disclosures electronically and to begin receiving them in paper format by withdrawing this election. I may withdraw my electronic election by contacting The Summit using the information listed below. My election withdrawal will be effective 14 days after it is received by The Summit. An election withdrawal for one type of newsletter, statement or disclosure will be considered a withdrawal for all kinds of newsletters, statements and disclosures. I will not be charged a fee to terminate this election. Visit www.summitfcu.org for more information.

All regulations and consumer protection acts applicable to paper statements also apply to statements and disclosures delivered electronically. I will promptly review the statements I receive electronically to ensure that there are no errors in the statements and that there has been no unauthorized use of my accounts. If I discover any such errors or unauthorized use, I will contact The Summit immediately to stop any potential fraud or misuse of my account.

To contact The Summit Federal Credit Union:

MAIL: Attention: Member Service Department
The Summit Federal Credit Union
Canal Ponds Business Park
100 Marina Drive
Rochester, New York 14626

CALL: (585) 453-7000
(800) 836-7328

EMAIL: m-service@summitfcu.org

By clicking "Accept" below I agree to all of these Terms and Conditions, make all of the representations set forth above, and elect to accept future newsletter, statements of account and disclosures electronically.