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ELECTRONIC DOCUMENTS AGREEMENT

This Electronic Documents Agreement (the “Agreement”) provides information about and states the terms and conditions concerning the Electronic Document Service offered to You through DFCU Financial. For purposes of this Agreement, the terms “You” or “Your” refers to each member, each Authorized Person, and each Managed User who is eligible and uses DFCU OnLine. The terms “Authorized Person” and “Managed User” only apply to business accounts. The terms “We” or “Us” refers to DFCU Financial.

This Agreement contains important information about our Electronic Document Service, also referred to as eDocuments. Before providing Your consent, please read and consider the following information. You should keep a copy of this Agreement for Your records.

By agreeing to this service You agree to receive Your account documents, such as account statements, loan bills, notices and tax forms in electronic form that We would normally provide to You in printed form. Your eDocuments will contain the same content as the paper version supplied by Us.

You agree to provide DFCU Financial with a valid email address and You understand that We will send an e-mail to the address You provide Us advising You when any eDocuments are available for viewing.

If You enroll in eDocuments, We will send You an email message to the email address You provide, when an eDocument becomes available for viewing online. It is Your responsibility to provide Us with Your correct contact information, including Your email address. You can change the email address for the eDocument message at any time by accessing DFCU OnLine or writing to Us.

If You can access DFCU OnLine, You should be able to access Your eDocuments. However, prior to enrolling for eDocuments, You should verify that You have the following required hardware and software:

- Internet Access.
- A computer and Internet browser that can support 128-bit encryption.
- You must also have the free Adobe Acrobat Reader installed.
- Access to a printer or storage medium such as a hard drive so that You can download and/or print disclosures and/or statements for Your records.
- An email address which We will use to notify You when new statements are available.

You may opt-out of eDocuments at any time by contacting Us in writing. If You opt-out of eDocuments, We will resume delivery of Your paper statements by U.S. Mail once We process Your request. Please allow one statement cycle for the change to take place.

You agree to accept periodic account documents and associated newsletters and disclosures in an electronic format. You also agree that You have the necessary equipment for accessing and viewing eDocuments and You agree to notify Us if You change Your email address or if You no longer want to receive statements electronically.

This Agreement is an extension of DFCU OnLine, and by participating, You are agreeing to the terms and conditions presented in this Agreement and the DFCU OnLine Access Agreement applicable to Your accounts.

The terms and conditions in this Agreement are in addition to, and do not supersede or replace, any other agreements applicable to any of Your accounts with Us.