



ELECTRONIC CREDIT CARD STATEMENTS (ECC) DISCLOSURE STATEMENT

You are receiving this notice because you have submitted your consent to receive Electronic Credit Card Statements (ECC).

1. **Electronic Credit Card (ECC) Statements** are provided as a service of Consumers Professional Credit Union. **ECC** Statements permit access to member account information. By accessing these services you verify that you are the account holder or you have full legal authority granted by the account holder to obtain information and conduct transactions.
2. By enrolling in **ECC** Statements you are automatically consenting to receive electronic credit card statements and electronic notices, and notices of any products or services associated with your credit card. You have the right to withdraw consent to electronic statements. To do so you must submit a written withdraw request, which includes your name, account number and withdrawal statement to the address listed below. Once we receive this request we will stop sending your **ECC** Statements and notices and we will renew sending your paper credit card statements and notices.
3. Once you have enrolled in **ECC** Statements, should you need a paper copy of your credit card statement, you must submit a written document request by mail, fax or delivery to a branch location. Certain fees may apply for paper copy requests as stated in our Member Services Price List.
4. Once you have enrolled in **ECC** Statements, you are required to keep your electronic contact information up to date. Should your electronic contact information change at any point, after enrollment, you are to immediately inform Consumers Professional Credit Union of the change. This notice should be written and mailed, faxed or delivered to the branch address listed below.
5. Access to your **ECC** Statement is available through CPCUi. You authorize Consumers Professional Credit Union to follow any instruction entered through CPCUi using your password. You are responsible to make sure that your CPCUi account number and password are maintained in a secure manner and not disclosed to any person who is not authorized to obtain account information or conduct transactions on your account.
6. Consumers Professional Credit Union and any other companies or entities involved in the design, development or operation of E-services and **ECC** Statements are not responsible and shall not have any liability for any loss, expense, injury, cost or damage resulting from any access obtained to account information or any transactions conducted on any account which occur prior to notice by you to Consumers Professional Credit Union that the account number or password may have been disclosed to or obtained by any unauthorized person, other than those transactions for which we are responsible, as explained through our EFT agreement.
7. If you use any method of storing the account number and password on your computer, you are solely responsible for any access obtained to account information or any transactions conducted on any account. If you have reason to believe that the account number or password have been disclosed to or obtained by an unauthorized person, you are required to immediately notify Consumers Professional Credit Union.
8. In order to receive **ECC** Statements through E-services and CPCUi, you are required to use browser software which utilizes current and appropriate security protections. You must use a browser which supports 2048 bit public key encryption and also supports TLS1.0 or SSL3.0 technology such as Microsoft Internet Explorer, version 8 or higher. If you fail to use current appropriate browser software, Consumers Professional Credit Union and any other entities involved in the design, development or operation of E-services and **ECC** Statements are not responsible for loss, expense, injury, cost or damage resulting from any access obtained to account information or any transaction conducted on any account.
9. When connected to or viewing **ECC** Statements you are required to ensure that no unauthorized persons have access to your computer. If you fail to maintain direct control and supervision over your computer or otherwise fail to ensure that no unauthorized persons have access to your computer when connected to or viewing **ECC** Statements Consumers Professional Credit Union and any other companies or entities involved in the design, development or operation of **ECC** Statements are not responsible for any loss, expense, injury, cost or damage resulting from any unauthorized (non-authorized) access obtained to account information or any transactions conducted on any account.
10. By accepting this agreement, you acknowledge that you have received a CPCU Disclosure Handbook including an Electronic Funds Transaction agreement, Truth in Savings and privacy disclosure and have read the terms of this agreement and that you agree to be bound by these terms. Further, you understand that by accepting this agreement, the current date will be logged as part of your account records and **ECC** Statements will be activated for your account.

AUTHORIZED USER AGREEMENT CONSENT TO RECEIVE ELECTRONIC CREDIT CARD STATEMENTS (ECC)

Consumers Professional Credit Union is confident in our system's abilities to protect all transactions; However, **ECC** Statements and E-services such as CPCUi is for the use of authorized users only. Actual or attempted unauthorized use of E-services will result in criminal and/or civil prosecution. We reserve the right to view, monitor and record activity on the system without notice or permission. Any information obtained by monitoring, reviewing or recording is subject to review by law enforcement organizations in connection with the investigation or prosecution of possible criminal activity on the system.

If you are not an authorized user of **ECC** Statements or E-services or do not consent to the terms of the End User Agreement or the Authorized User Agreement, DO NOT ATTEMPT TO ENTER THE SYSTEM.