



## **Paperless Statement Disclosure and Agreement**

*As of February 19, 2015*

San Francisco Federal Credit Union's Paperless Statements (also known as electronic statements) will contain all the same information as paper statements. You will have the same opportunities to contact us about any errors or problems.

You will need:

- A computer with Internet access and an email address to receive Paperless Statements.
- The ability to open files in PDF (which requires Adobe Acrobat Reader version 7.0 or higher).
- A printer (if you choose to print statements).

When you enroll in Paperless Statements, you will cease receiving paper statements on all credit union accounts and loans except for first and fixed second rate mortgages.

### **Accessing your Paperless Statements**

We will send you an email each statement period when your Paperless Statements are available for secure viewing in Online Banking. You will need your password to access our Online Banking system in addition to the equipment and services listed above. When you have logged into Online Banking, select "Statements" on the navigation strip and follow the instructions.

### **Invalid Email Addresses**

Please keep us informed of any change in your email and postal address. If your email address on file is incorrect, you will not receive an email notification that your Paperless Statement is available for viewing. However, you can still access your Paperless Statement through Online Banking. While we will make every attempt to contact you for your correct email address, an incorrect email address will not revert you back to paper statements.

### **Cancellation of Paperless Statement**

If you later decide that you prefer to have paper statements mailed to you, you can reinstate paper statements and discontinue Paperless Statements by calling our Service Center at 415.775.5377 or by visiting any San Francisco Federal Credit Union branch. Paperless Statements are free. If you elect paper statements, unless you have Bridge Level benefits, are a primary member age 60 and older, a primary member age 18 and under, or have a UTMA, a \$2.00 monthly paper statement fee will be deducted from any account in which you have available funds. (First and fixed rate second mortgage loans will continue to receive paper statements at no charge.)

### **Joint Owner's Instructions**

If any of your accounts or loans includes a joint owner/borrower, we will honor the instructions of any joint owner or borrower. However, if we receive conflicting instructions, we will send paper statements.

*We reserve the right to send you some incidental promotional information with your electronic notices and statements, as permitted by law.*