

Electronic Delivery of Documents – Disclosure and Consent

CONSUMERS COOPERATIVE CREDIT UNION
P.O. Box 9119, Waukegan IL 60079-9119
847.623.3636 or 877.275.2228

This Electronic Delivery of Documents Disclosure and Consent states the conditions for the electronic receipt of documents including periodic account statements, account disclosures and other notices.

These terms and conditions are in addition to those terms and conditions outlined in agreements applying to any account you have with us.

You are encouraged to print a copy of this document and keep it for your records.

Electronic Delivery of Documents

By consenting to the electronic delivery of documents, you agree that Consumers Cooperative Credit Union (CCU) may, but is not obligated to, send any and all of its account documents, disclosures or other notices to you electronically (collectively referred to as “Electronic Documents”).

You can elect to withdraw your consent to Electronic Delivery of Documents at any time by calling us at 877-ASK-CCCU (877-275-2228), by visiting any branch office listed below, or by standard mail at:

Consumers Credit Union
P.O. Box 9119
Waukegan, IL 60079-9119

The legal validity and enforceability of prior electronic documents will not be affected if you withdraw your consent.

You also may receive a paper copy of your documents upon request, by contacting the Credit Union using the same methods stated above. Fees may apply as disclosed in our current Fee Schedule.

Types of Documents Included and Method of Delivery

Your Consent to Electronic Delivery of Documents applies to all documents that we provide to you in connection with your account activity or services, or requests for other products and services.

Electronic documents may include any information, statements, or disclosures related to any of CCU's deposit and loan products, or other services associated with your membership account, as well as periodic statements. Electronic documents may also include important information such as, but not restricted to, share certificate renewal notices, non-sufficient funds notices, overdraft protection notices, loan payment notices, Loan Advance Vouchers and Subsequent Action notices, information used for tax purposes, and any other account notifications and disclosures required by the Truth In Savings Act, the Electronic Fund Transfers Regulation E, the Truth In Lending Act, the Privacy Act, the Internal Revenue Service (IRS), or other documents required by Federal or State Regulations.

If you consent to Electronic Delivery of Documents, we will provide the documents on our website or other secure internet delivery method. We will send you an e-mail or other online notification when relevant information is

available for access. Any documents we send to you will be deemed to have been provided on the date we notify you of the availability.

You will gain access to your statements, disclosures and notices through the use of your Internet-enabled device, your Internet Service Provider, and your Consumers CU Online Banking Account & Password, or other secure method.

Electronic documents will be available for viewing & printing for at least 18 months.

Required Computer Specifications

To receive electronic statements, notices, disclosures or other electronic documents, your computer hardware, software and your Internet service provider (.ISP.) must meet the following specifications:

- ✓ Internet Explorer 7 or Above
- ✓ FireFox 3.6 or above
- ✓ Google Chrome
- ✓ Adobe Acrobat Reader or other Portable Document Format (PDF) reader must be installed for online account opening services or personal document archiving
- ✓ E-mail Address

We will provide you with notice that your electronic documents are available via e-mail to the last known e-mail address provided by you. The notice will identify the account involved and the location where the document is available. You agree to notify us promptly of any change of your e-mail address.

Contact Information

You are responsible for ensuring that we have your current e-mail address for purposes of receiving electronic communications. If your e-mail address changes, you must contact us to provide us with updated information. If you fail to notify us of any change in your e-mail address, you agree that we may continue to provide communication to you at the e-mail address maintained in our records.

If you have a joint account as noted and provided for in your CU Account Agreement, your email address may be changed by any authorized party to your account.

Please visit any branch, or contact us in writing at the address above, or by phone at 877-ASK-CCCU (877-275-2228). Identity verification may be requested for any changes to your account information.

Fee Schedule

Consumers Credit Union offers the benefits and convenience of this Service to you free of charge. We reserve the right to update and/or change the fee schedule for this or other services at any time. Members will be provided at least thirty days notification of any changes for fees applicable to this Service.

Waukegan

2750 Washington Street
P.O. Box 9119
Waukegan, IL 60079-9119

Mundelein

1210 South Lake Street
P.O. Box 503
Mundelein, IL 60060-0503

Round Lake Beach

2626 North Illinois Route 83
Round Lake Beach, IL 60073

Gurnee

4946 Grand Avenue
Gurnee, IL 60031

North Waukegan

3737 N. Lewis Ave.
Waukegan, IL 60087

Volo

195 East Route 120
Volo, IL 60073