



E-STATEMENT AGREEMENT AND DISCLOSURE

1. Introduction. This agreement and Disclosure specifically governs the E-Statement Service, and informs you of your rights and responsibilities and the terms and conditions associated with the service you have requested. Please read this Agreement and Disclosure carefully. In this Agreement and Disclosure, the words "you", "your", and "yours" mean each and everyone who utilizes E-Statements. The words "we", "us", "our", "NET", and "Credit Union" mean NET Credit Union. The words "the Service" refers to E-Statement Service.

By accessing your account statement online, or permitting another to access your Statement online, you acknowledge receipt of the Agreement and Disclosure and agree to be bound by all terms and conditions contained herein. You further agree to follow all instructions provided by the Service and reflected on your computer screen. The terms and conditions of this Agreement and Disclosure are in addition to the terms and conditions of any and all other deposit account and credit agreements, you have with the Credit Union, including all such disclosures made pursuant to such agreements. You further agree to abide by any terms or conditions, which may be added because of future enhancements to E-Statements.

2. Services. Using your personal computer (PC) and your designated User ID and password, you can access your periodic statement 24 hours a day, seven days a week (as long as the service is available).

3. Business Days. E-Statements will be available 24 hours a day, seven days a week, except when down for maintenance, as indicated in the paragraph titled "System Availability."

4. Agreement for receiving electronic disclosures: Under regulations set by the Federal Reserve Board, you are entitled to receive certain disclosures. Regulations provide that if you agree, the required disclosures may be delivered to you electronically. These disclosures may be delivered via email. You should print a copy of each disclosure delivered, read it carefully and retain it for your reference. Under the terms of the agreement you are not committed to any disclosure unless you use the service which it covers. By signing this agreement, you agree to receive any disclosures and your periodic account statement electronically.

5. E-Statement Access: You agree to receive your periodic account statement electronically in place of a paper statement sent via US mail to your address of record. You further agree to provide an accurate email address to NET Credit Union for the delivery of this electronic statement. If the email address provided is not accurate due to negligence on your part, you agree not to hold NET liable for sending your statement to such address. If the email address provided is not deliverable, NET will provide your periodic statement via US mail to your address of record. You may also request a printed copy of your statement at any time. Applicable fees, as outlined in the Fee Schedule, may be charged.

The Credit Union must receive notification of any change in physical or email address three business days prior to the 30th day of the month to give us time to affect the change. Failure to do so may result in a delay or lack of delivery of your statement for the given period. Contact NET in writing or visit one of our branches to change your physical address. You can change your email address by updating the information on NET's online banking website. Your statements will be available from the E-Statement web pages for 10 months from the date of the statement. At any time, you can log into Virtuoso Home Banking and navigate to the "Access Accounts" and choose "e-Mail Notifications" to select to continue to receive e-statements as well as e-mails electronically. You also have the choice to "opt-out" of electronic statement delivery back to paper at any time following these same steps.

6. Applicability, effective date: this Agreement governs your use of the Service and becomes effective upon your first use of the Service.

7. Home-Equity Plans BILLING RIGHTS SUMMARY

KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

NOTIFY US IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR BILL

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us [on a separate sheet] at NET Credit Union, 119 Mulberry St., Scranton, PA 18503. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You may also contact us on the Web: www.netcreditunion.com. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error.

If you need more information, describe the item you are not sure about. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur.

YOUR RIGHTS AND OUR RESPONSIBILITIES AFTER WE RECEIVE YOUR WRITTEN NOTICE

- We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct.
- After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.
- If we find that we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.
- If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is. If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your bill was correct.

Regulation E (Electronic Fund Transfers) SUMMARY OF YOUR RIGHTS

In Case of Errors or Questions About Your Electronic Transfers Telephone us at 570-961-5300. Write us at 119 Mulberry St., Scranton, PA 18503 or email us at info@netcreditunion.com as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and account number (if any).
- Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the

amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

8. Fees and Charges. There is currently no fee for the Service or termination thereof. However, NET reserves the right to impose fees or to subsequently change any fee structure.

9. System Availability. Access to the Service may be unavailable at certain times for the following reasons:

- (1) Scheduled maintenance. There will be periods when systems require maintenance or upgrades
- (2) Unscheduled maintenance. Service may be unavailable when Unforeseen maintenance is necessary; or,
- (3) System Outages. Major unforeseen events, including, but not limited to: earthquakes, fires, floods, computer failures, interruptions in telephone service, or electrical outages that may cause system unavailability. NET will make all reasonable efforts to ensure the availability of the Service. However, NET is in no way liable for the unavailability of the E-Statements Service or any consequential damages that may result.

10. Test your ability to retrieve and read a PDF or Text image file. By accepting this disclosure, you are acknowledging that you are able to successfully retrieve and read this test statement and confirm there are no issues viewing this sample statement. [Click here to verify you can view this test statement.](#)

11. Minimum Requirements:

The minimum and recommended hardware requirements to run Virtuoso Home Banking are listed below. Minimum: Requirements listed will enable Virtuoso Home Banking to run on your Personal Computer (PC) or Mac. Recommended: Requirements listed will deliver enhanced system performance for

Virtuoso Home Banking.

Computer Processor

- Minimum: 1 GHz CPU
- Recommended: 2 GHz CPU

Computer Memory (RAM)

For Windows XP:(*)

- Minimum: 512 MB
- Recommended: 1 G

For Windows Vista

- Minimum: 1 G
- Recommended: 2 G

For Windows 7

- Minimum: 3 G
- Recommended: 4 G

For MAC

- Minimum: 500 Mb
- Recommended: 1 GHz processor or higher/1 G RAM or greater

(*) More recent versions of Windows operating systems use larger amounts of RAM. Hard Drive Space Available

- Minimum: 300 MB

Monitor/Display

- Minimum: VGA Monitor resolution of 800X600, configured to display 256

colors.

- Recommended: Resolution of 1024X768 or higher (if available) to enhance the visual aspect of Virtuoso Home Banking.

Internet Connectivity

- Minimum (For Dial-up Customers ONLY): Modem/Speed: 28.8K bps (28,800 baud/second) or

higher; V.34 modem protocol is minimally required; V.90 modem protocol is recommended.

- Recommended: High Speed Internet or Broadband Connection.

Hardware and Software Requirements

You are responsible for the installation, maintenance, and operation of your Computer (in this Agreement, your computer and the related equipment are referred to together as your "Computer") and all software.

Please refer to our "Browser and Operating System Requirements" for specific system requirements. We will inform you of any change in hardware or software requirements that may affect your access to or use of Online Banking. The Credit Union is not responsible for any errors or failures from any malfunction of your Computer or any software, and the Credit Union is not responsible for any computer viruses (including, without limitation, programs commonly referred to as "malware", "keystroke loggers", and/or "spyware"), problems or malfunctions resulting from any computer viruses, or any related problems that may be associated with the use of an online system.

Any material downloaded or otherwise obtained is obtained at your own discretion and risk, and Credit Union is not responsible for any damage to your computer or operating systems or for loss of data that results from the download of any such material, whether due to any computer virus or otherwise. You are solely responsible for maintaining and applying anti-virus software, security patches, firewalls, and other security measures with respect to your operating systems, and for protecting, securing, and backing up any data and information stored in or on your operating systems. The Credit Union is not responsible for any errors or failures resulting from defects in or malfunctions of any software installed on your operating systems.

12. Termination of agreement and service. You may cancel this Agreement and terminate your Service with NET at any time by notifying NET in writing via email, and discontinue use of the service. The credit union may terminate its Service and this agreement and Disclosure at any time by giving you advance notification, in writing. Whether you or the Credit Union terminates this Agreement and Disclosure, the termination shall not affect your obligations under this agreement and Disclosure.

13. Amendments: This Agreement may be amended by the Credit Union at any time at its discretion. You will receive notice of amendments as required by applicable law without restatement of terms herein.