

Trona Valley Community FCU Online & eSign Agreement

This disclosure is required by the Federal Electronic Signature in Global and National Commerce Act (eSign), Electronic Funds Transfers Act, and Regulation E. Acceptance of this disclosure is necessary to use any service allowing electronic access to your account information at Trona Valley Community Federal Credit Union. Acceptance is consented by clicking 'I Agree' at the bottom of the disclosure.

Electronic Delivery of Disclosures and Notices

You are consenting to receive disclosures, notices, terms and conditions, and other documents electronically without an additional paper copy unless specifically requested. You may withdraw your consent, without consequences, at any time by contacting the credit union by phone: (800) 331-6268, or coming into one of our office locations. In order to use CU Online, Billpay, or other electronic access services provided by Trona Valley Community FCU, you must consent to receive electronic disclosures, notices, terms and conditions and other documents electronically. Removing your consent will also terminate your enrollment with CU Online, Billpay, and other electronic access services we provide.

Any disclosure, notice, terms and conditions, statement, or other document will be provided in paper form upon request of the member. To request a paper copy, please contact the credit union by phone: (800) 331-6268, or written statement and mail to: Attn: Compliance, 840 Hitching Post Drive, Green River, WY. 82935. Be sure to specify your identity and the specific document you are requesting.

System Requirements to Access CU Online and Billpay

By consenting you state that you meet the requirements listed below to access the information:

- (1) You own or have access to a personal computer, or other device, which is capable of connecting to the internet.
- (2) This device has an internet web browser capable of supporting 128-bit encryption communication, and 128-bit SSL encryption. Our websites are created to be fully functional for current versions of Microsoft Internet Explorer and Mozilla Firefox.
- (3) You have software installed on this device which allows you to receive and view .pdf Adobe Acrobat files. A current version of Adobe Acrobat Reader is free and available at www.adobe.com.
- (4) To retain copies of any document, this device must have the ability to store .pdf Adobe Acrobat files.

Services Provided

CU Online allows real time access to your account, balances, transaction history, transfers, loan payments, FICS payments, draft stop payments, alert notifications, and downloads for Microsoft Money, Intuit Quickbooks, Intuit Quicken, and other software that can import .qif, .csv, .txt files.

Billpay allows payments to vendors via electronic means (Mastercard Debit Network), or mailed check. Other services are also available through the iPay website. Some services are restricted from accounts that do not have an on-demand transactional share (checking).

eStatements allows you to receive your statement electronically from within CU Online. You can view up to the last eighteen (18) months of statements. Accounts that typically receive monthly statements will be provided up to the last eighteen (18) statements starting from the month you opt-in. Accounts that typically receive quarterly statements will be provided up to six (6) quarterly statements starting from the quarter you opt-in. You may request to be removed from eStatements at any time, and instead receive paper copies.

Account Access

Account access is granted through CU Online. Access is restricted to account primary and joint owners. Account owners are provided with a username and password used to access CU Online. It is the owner's responsibility to safeguard their username and password. Do not give your username and password to anyone else. Trona Valley Community FCU will never contact you to ask for your login information, nor will we ever ask for your password.

CU Online is accessible 24 hours a day, 7 days a week, 365 days a year. We may suspend or terminate access to your account at any time and for any reason without notice.

Transactions involving your deposit accounts, including share draft accounts, will be subject to the terms of your account agreement and disclosure and transactions involving a line of credit account will be subject to your loan agreement and disclosures, as applicable.

Service Charges and Other Fees

There is no fee for enrollment in CU Online, Billpay, or eStatements. Some services for Billpay include an additional fee, such as expedited delivery and gift cards. Other fees and charges still apply as disclosed in the Truth-in-Savings Fee Schedule.

Unauthorized Access and Liability

If you suspect there has been any unauthorized access to your account, you must contact the credit union immediately! Contacting us by phone is the fastest method and the best way of keeping losses to a minimal. You could lose all the money in your account, plus your maximum overdraft and line of credit. If you do not notify the credit union within 60 days of the statement that contains the transactions was delivered, you may not get any money lost returned if the credit union can prove these transactions could have been stopped had we been notified in proper time. If extenuating circumstances prevents you from notifying the credit union, such as a hospital stay, this period may be extended.

To report unauthorized access, call (800) 331-6268.

Inactivity and Termination of Services

The credit union may terminate your electronic banking services at any time, and without notice to you. Your electronic banking services are considered inactive if there has been no activity for 6 months, and will be terminated. If your services are terminated for inactivity, you may enroll in electronic banking services from our website.

How to Contact Us

We can be contacted by phone, by mail, and by coming into any of our office locations.

Toll free number: (800) 331-6268

Green River Office
840 Hitching Post Drive
Green River, WY 82935
(307) 875-9800

Rock Springs Office
2640 Foothill Blvd
Rock Springs, WY 82901
(307) 382-2968

Evanston Office
236 Harrison Drive
Evanston, WY 82930
(307) 789-3900

Mountain View Office
200 7th Street
P.O. Box 56
Mountain View, WY 82939
(307) 782-7100