

eStatement Agreement

As a member of SAFE Credit Union (SAFE) you may choose to view your periodic statements and notices online via eStatements through SAFE Online Banking which can be found at www.safecu.org. By choosing to receive eStatements, you will discontinue receiving your paper statements and paper notices after the acceptance of this agreement.

1. I understand the following SAFE statements will be available online:
 - Member
 - Home Equity Line of Credit (HELOC)
 - Visa® Credit Card
2. I understand if I choose this option I will no longer receive any of the statements listed above, important notices, newsletters, and other statement inserts in paper format by mail. These documents can be accessed by selecting eStatements under Additional Services within Online Banking.
3. I understand that SAFE reserves the right to deliver any and all important notices (eNotices) allowed by law electronically. I understand I will be notified by email when my eNotices are available online.
4. I understand that some important notices may not be available online, and for those that are not available, they will be delivered via regular mail. As new eNotices become available, SAFE will notify me via email.
5. I understand that eNotices will be available within Online Banking for at least 90 days. Notices previously provided via paper notice will not be available to view online.
6. I understand I may order duplicate statement copies for a fee by calling SAFE at **(916) 979-7233** or **(800) 733-7233**. Copies will be provided in paper form.
7. I understand I will be notified by email, after the statement cycle closing date, when my eStatements are available online.
8. I understand I will receive the first eStatement generated after my acceptance and that I will have an online archive of up to 36 months of past statements prior to being purged.
9. I understand I am required to provide a valid email address and will update that address in my eStatement Profile, when necessary.
10. I agree and understand that SAFE will send an email notice of eStatement and eNotice availability. Should the email be returned as undeliverable, SAFE will have completed its obligation to alert me of eStatement and eNotice availability and is under no obligation to attempt any redelivery of the email.
11. I agree that by making eStatements and eNotices available online within Online Banking, SAFE has delivered and I have received the eStatements and eNotices, thus satisfying SAFE's obligation to deliver my account statements and notifications to me.
12. I understand SAFE will notify me by email when disclosures required by law and any other important notices or statement inserts are available online. These documents will be available within Online Banking for at least 90 days. I agree it is my responsibility to examine these documents.
13. I understand it is my responsibility to maintain the proper equipment/software that will enable me to view, print, and save these statements for my records. View current system requirements at www.safecu.org/systemreq.
14. I understand that eStatements will remain available within Online Banking; however, if I do not provide SAFE with a valid email address, eStatements may be discontinued, and paper statements and notices will be mailed to my current mailing address.
15. I understand if I do not make my HELOC or Visa payment online through Online Banking or by automatic transfer, I will need to print the coupon from my eStatement and send it with my mailed payment.
16. I understand it is my responsibility to examine each eStatement and report any irregularities or disputes to SAFE within 60 days of email notification of statement availability.
17. I understand I may discontinue eStatements at any time and reinstate paper statement delivery by clicking "Cancel eStatements" in my eStatement Profile. By canceling eStatements, I understand I am opting out of online delivery of all statements and notices, and I will receive paper statements and notices. I understand I will be assessed a fee each month a paper statement is generated as stated in the [SAFE Fee Schedule](#).
18. I understand that SAFE reserves the right to change or amend the terms of this agreement by delivering notice of changes or amendments to me by email. I must accept the new terms if I wish to continue eStatement service.
19. I agree to the terms of this eStatement Agreement and the terms of the Account Agreement, Electronic Funds Transfer, HELOC and Visa disclosures, of which I have received a copy.