

E-STATEMENT DISCLOSURE FOR FIRST SOUTH CREDIT UNION

I agree/understand:

- To receive my monthly or quarterly statement electronically.
- If I have received my statement electronically, I will not receive a paper copy of that statement. I may request a paper copy by emailing FIRST SOUTH CREDIT UNION at mail@firstsouth.com. I understand that the credit union may charge a fee of \$1.00 per statement page for providing an additional copy in paper form.
- That any future notices or disclosures to which I am entitled will be sent in electronic format, as permitted by law, to my last known email address. I am also entitled to have any disclosure or notice sent to me in paper form, even if FIRST SOUTH CREDIT UNION has already sent the notice of disclosure in electronic form. The credit union may charge a fee of \$1.00 for this service.
- That if I change my e-mail address, I will notify FIRST SOUTH CREDIT UNION. I will notify FIRST SOUTH CREDIT UNION by emailing my new e-mail address to mail@firstsouth.com. If I fail to notify FIRST SOUTH CREDIT UNION of my new e-mail address, I understand that I may not receive my month-end or quarter-end statement. I also understand that FIRST SOUTH CREDIT UNION may assess a fee for the re-transmission of my statement to the correct-e-mail address. I also agree to hold FIRST SOUTH CREDIT UNION harmless from any claim arising out of my failure to notify FIRST SOUTH CREDIT UNION of a change in my e-mail address.
- I have the right to receive my statement on paper. To cancel E-Statements, I will allow FIRST SOUTH CREDIT UNION 30 days advance notice. I will provide notice to FIRST SOUTH CREDIT UNION of my decision to cancel by emailing that notice to mail@firstsouth.com. After E-Statement cancellation has been effected, a paper statement will be mailed to me at my address of record.
- That I must install Adobe Acrobat software on my computer in order to read the E-Statement. My computer must have 128-bit encryption. I hereby acknowledge that my computer equipment meets the minimum standards to access my E-Statement. In the event I have difficulty or questions concerning my electronic disclosures I can call FIRST SOUTH CREDIT UNION at 901-380-7400 or email us at mail@firstsouth.com.
- That the security of my password is my responsibility and that anyone who has access to my password will be able to view my E-Statement. I will notify FIRST SOUTH CREDIT UNION if my password should be compromised or known to individuals who are not authorized by me.
- That FIRST SOUTH CREDIT UNION reserves the right to amend this disclosure (agreement) at any time. Should an amendment be made, FIRST SOUTH CREDIT UNION will provide advance notice. FIRST SOUTH CREDIT UNION also reserves the right to terminate this disclosure (agreement) by sending a notice of such termination by first-class mail to my last known address on FIRST SOUTH CREDIT UNION'S records.