



AGREEMENT TO RECEIVE PERIODIC STATEMENTS AND NOTICES ELECTRONICALLY

First South Financial Credit Union Please Print a Copy For Your Records

This disclosure governs, along with any other documents applicable to this account including the Credit Union's Electronic Funds Transfer Agreement and Membership Account Agreement, the agreement between the member and First South Financial Credit Union regarding receiving periodic statements and notices electronically. The member acknowledges that printed periodic statements and daily notices will no longer be mailed to the member. If, at any time, the member decides that he/she no longer wants to receive these documents electronically and wants to resume receiving a printed copy of these documents, the member must provide notice of cancellation by emailing the notice to mail@firstsouth.com. It is understood that any actions that are to be taken by the Credit Union under this Agreement will not be taken until the Credit Union has had a reasonable opportunity to act upon such actions.

The periodic statement(s) and notice(s) will be available through FSFCU's Online Banking system via the Internet. An electronic mail (e-mail) notification will be sent to the email address on file at the credit union when the statement(s) and/or notices are available for viewing. The member who receives this e-mail is the agent for his/her joint owners for the purpose of receiving and notifying them that the document(s) is available. The member must notify the Credit Union within 30-days after receiving the e-mail notification of any discrepancies. If the member fails to notify the Credit Union, the member will have no claim against the Credit Union. However, if the discrepancy is the result of an electronic funds transfer, the provisions of the Credit Union's Electronic Funds Transfer Agreement will control this resolution. The member agrees that the Credit Union is not liable to the member if the member is unable to access the e-mail site or download the document to a printer. If member fails to notify the Credit Union of a new e-mail address, they may not receive notice of the monthly statement and they will have no claim against the Credit Union. The member may be charged a fee for the Credit Union to provide an additional copy in paper form.

First South Financial Credit Union reserves the right to amend this disclosure (agreement) at any time. Should an amendment be made, FSFCU will provide advance notice. FSFCU also reserves the right to terminate this disclosure (agreement) by sending a notice of such termination.

I understand that my periodic statement(s) and notice(s) will no longer be sent to me by U.S. Mail and that I will need access to FSFCU's Online Banking system via the Internet, an e-mail account and Adobe Acrobat reader software (free version) in order to have access to my documents electronically.

By accepting this form, I agree to be bound by the terms stated in this agreement.