

Cornerstone CFCU's
Electronic Communications Disclosure

Please read this Electronic Communications Disclosure (“eCommunications Disclosure”) thoroughly – It contains important information about your legal rights. This eCommunications Disclosure covers all of your accounts, products and services with Cornerstone CFCU accessible, either currently or in the future, through Personal Internet Banking (whether accessed through a personal computer or mobile device, sometimes referred to as “Mobile Banking”), our websites, or other electronic means. This includes, but is not limited to, the following accounts, product, and service types: share and checking accounts, credit card, loan and other services. The words, “I”, “you”, and “your” mean each account holder, product owner and/or service user identified on an account, product or service.

(1) Your Legal Rights

Certain laws and regulations require us to provide specific information to you in writing, which means you have a right to receive that information on paper. We may provide such information to you electronically if we first present the eCommunications Disclosure and obtain your consent to receive the information electronically. Your consent will also apply to any other person named on your account, product or service, subject to applicable law. Since some of our accounts, products or services are provided online and use electronic means to deliver some of this information, you must consent to this eCommunications Disclosure in order to use these services. At times, we may still send you paper communications, but as a basic proposition we need to know that you are willing to receive communications electronically that we may otherwise be required to provide on paper and that you have the hardware and software needed to access this information (and note that in Section No.3 below, we explain ways to obtain selected disclosures or other information on paper even after you have consented to this eCommunications Disclosure).

(2) Types of Electronic Communications You Will Receive

You understand and agree that we may provide to you in electronic format only, by posting the information on the website where you access your accounts, products or services, through e-mail (if applicable and if you have provided a valid e-mail address), or other electronic means, agreements, disclosures, notices, and other information and communications regarding your accounts, services and products, the use of our websites or our other electronic services, your relationship with us, and/or other programs, products or services that are or may be in the future made available to you. Such Communications may include, but are not limited to:

- This eCommunications Disclosure and any updates;
- Cornerstone’s Internet Home Banking Terms and Conditions, other service or user agreements for access to our website or other electronic services, all updates to these agreements and all disclosures, notices and other communications regarding transactions you make through websites or our other electronic services;
- Periodic, annual, monthly or other statements, disclosures and notices relating to the maintenance or operation of an account, product or service including, but not limited to account information, account activity, account inactivity, payments made or due, or other statements, disclosures or notices that may be required by applicable federal or state laws and regulations;

- Any notice or disclosure regarding an account, product or service fee, such as a late fee, an overdraft fee, an over limit fee, a fee for a draft, check or electronic debit returned for any reason, such as insufficient funds fee or a fee as a result of a stop payment order;
- Any notice of the addition of new terms and conditions or the deletion or amendment of existing terms and conditions applicable to accounts, products or services you obtain from us.
- Our Privacy Policy and other privacy statements, or notices (by posting such notices on our website);
- Certain tax statements or notices that we are legally required to provide to you, such as the annual IRS interest statements and;
- Certain information or forms that we request from you and ask you to submit electronically, such as Master Deposit Agreements, W-9's, or other agreements.

(3) Setting Your Electronic Communications Preferences

After you consent to this eCommunications Disclosure, you will still be able to set your preferences to receive certain categories of Communications in (1) both electronic and paper format; (2) electronic format only; or (3) paper format only. Setting your Communications preferences may not be available for all products, account or services, e.p., online-only accounts are electronic format only. For more information on the availability of your electronic communications preference management options, please refer to the appropriate electronic communications preference page on the website where you access your Communications. If you decide to receive some Communications in paper and some electronically, the Communications that you receive electronically will be governed by this eCommunications Disclosure.

(4) Types of Communications YOU WILL Receive in Paper

This eCommunications Disclosure does not apply to any communications that we determine, in our sole discretion, that we are required to deliver in paper form under applicable law or that you receive in paper rather than electronic form.

(5) Hardware and Software Requirements

There is no software required to access Cornerstone's Internet Home Banking service. All you need is a computer and Internet connection. Your Internet service provider may charge fees. You are responsible for these charges. When utilizing our Mobile Banking, your mobile service provider may charge fees including, but not limited to, data charges and roaming charges. You are also responsible for these charges.

The following operating systems and web browser versions recommended for use with our Internet Home Banking and also our Mobile Banking is as follows: <https://cornerstonecommunityfcu.org/wp-content/uploads/2018/07/System-Requirements.pdf>

(6) How to Withdraw Your Consent to this eCommunications Disclosure

Subject to applicable law, you may withdraw your consent to this eCommunications Disclosure by calling the appropriate toll-free member service phone numbers. You will not be charged a fee for withdrawal of your consent.

For Internet Home Banking, if you withdraw your consent to this eCommunications Disclosure, we may stop providing you with Communications electronically and we may terminate your Internet Home Banking access. Your withdrawal of consent is effective only after you have communicated your withdrawal to Cornerstone by calling the appropriate member service phone numbers and Cornerstone has had a reasonable period of time to act upon your withdrawal. Your consent shall remain in force until withdrawn in the manner provided in this section. If you want to withdraw consent to this eCommunications Disclosure for our online-only accounts, products or services, you will not be able to continue to use such accounts, products and services. This means you must (1) close any such online-only accounts to withdraw such consent as required by the terms of your accounts; (2) terminate any such online-only products to withdraw such consent as required by the terms of your products; or (3) cancel any pending transactions and terminate the online-only services to as required by the terms of your services.

Remember that you can always set your Communications preferences as described in Section 3 above without withdrawing your consent to this eCommunications Disclosure.

Your withdrawal of consent will also apply to any other person named on your account, product or service, subject to applicable law.

Consent Coverage; Certain Notices From You are Not Covered. Applicable law or contracts sometimes require you to give us “written “notices. You must still provide these notices to us on paper. Your consent here does not relate to those notices.

(7) Obtaining Copies of Electronic Communications

You may print or make a copy of Communications by using the “Print” button (or otherwise using your printing functionality) or saving a copy – do this when you first review the Communications because after submission we do not necessarily keep them all in a place that you can access. Upon request, we will provide you with a paper copy of any Communications provided electronically by us to you pursuant to this eCommunications Disclosure, provided we receive your request within 12 months after the date the Communications was first made available to you electronically. You may request a paper copy of these Communications by calling us at the appropriate toll-free member service phone number for your account, product or service.

Be sure to specify your account, service or product identification number, as applicable, the specific Communication for which you are requesting a paper copy, and the address to which it should be mailed. We may charge fees for paper copies of the Communications. Please refer to your applicable account, product, or service agreement.

(8) Updating Your Contact Information

In the event that your e-mail address or other contact information is changed, you must notify us of such changes immediately through the following method:

Click on the "Member Service" Tab within your Internet Home Banking and click on the Update Profile link to update your personal details.

If you fail to update or change an incorrect or invalid e-mail address or other contact information, you understand and agree that any Communications shall nevertheless be deemed to have been provided to you if they were made available to you in electronic form on our website, e-mailed to the e-mail address we have for you in our records, or delivered through other electronic means.

(9) Retain Copies for Your Records

We recommend that you print or download a copy of this eCommunications Disclosure, the applicable service agreement and all other Communications to retain for your permanent records.