

SCHOOL EMPLOYEES CREDIT UNION OF WASHINGTON ONLINE STATEMENT ACCESS AGREEMENT

**PLEASE READ THIS AGREEMENT COMPLETELY BEFORE INDICATING YOUR
AGREEMENT TO ACCEPT YOUR PERIODIC STATEMENTS AND RELATED
DISCLOSURES ELECTRONICALLY.**

TRANSMITTAL OF ELECTRONIC STATEMENTS

You agree to accept your School Employees Credit Union of Washington periodic statements, and all disclosures related to your statements, electronically by a visual text to be displayed on a personal computer monitor. You request that the credit union transmit your statement to you electronically, and you agree to the terms and conditions set forth in this Agreement.

SECURITY PROCEDURES

You acknowledge that you will receive your statements electronically through Online Banking. You acknowledge that, if you disclose your Online Banking PIN to anyone else or if your PIN is lost or stolen, third parties may be able to access your credit union statements. You agree that the credit union will not be liable for any loss caused by the authorized or unauthorized use of your PIN by any third party to access your statements. You agree to keep your PIN in a place of safekeeping, and you agree that the security of your PIN will be your responsibility at all times. You agree that the credit union will not be liable for any loss arising out of your use of School Employees Credit Union of Washington e-statement if the credit union observes the security methods presently set out in the Procedures, or as amended from time to time. Further, you agree that the credit union will not be liable for any loss arising out of your use of School Employees Credit Union of Washington e-statement under any circumstances if you fail to observe the Procedures and the recommendations set forth in the Procedures.

e-STATEMENT PROCEDURES

Your e-Statements will include the periodic account and transaction activity for your deposit and consumer loan accounts; electronic funds transfer services; periodic notice of billing error rights and year-end tax statements for dividends earned and mortgage interest paid.

In addition, we reserve the right to provide future notices and documentation including, but not limited to: Notices of Change in Terms for Deposit, EFT or consumer loan services and Annual Privacy Notices.

You will receive an e-mail notification that your statement is ready to view if you supplied the correct email address. If you change your email address, you must notify School Employees Credit Union of Washington of the change to continue receiving statement notifications. You will receive an e-mail message from us on approximately the third business day of each month letting you know that your e-statement is available.

The minimum requirements for e-Statements are:

- Processor Speed: 486 or higher
- Modem Speed: 28.8 Kbps or higher
- Monitor Size: Any size, 800x600 resolution or higher
- Memory Size: 16MB or higher

For maximum performance, we recommend that you use either Netscape Navigator 4.0 or higher or Microsoft® Internet Explorer 4.0 or higher. Although some older versions of these Web browsers support the Secure Socket Layer (SSL) protocol and 40-bit encryption, they do not support 128-bit encryption. For greater data security, we recommend that you update your Web browser to version 4.0 or higher, which will support SSL protocol and 128-bit encryption.

How to Opt Out of e-Statements: If you would prefer to receive paper account statements via U.S. Mail rather than online e-Statements, please visit www.secuwa.org, log in to Online Banking, and select "Services" and "e-Statements." Once you've opened your e-Statement, click "Customer Service" and "Change your personal profile information." Under Media Type," click "Print." Please note: Paper statements will not be stored within Online Banking.

If you have questions or need help, please call 1-888-628-4010 weekdays from 7:30 a.m. to 5:30 p.m.