



E-Statement Disclosure

You are receiving this notice because you elected to receive your periodic statements and other disclosures electronically.

You may also enroll to receive the following alerts:

- Low Balance
- Deposits and Withdrawal alerts
- Cleared Checks

These Notices will be delivered to you through email, voice, SMS text message or secure message via myMcCoy.

Paper Delivery of Disclosures and Notices

You may choose to have a paper copy of any monthly or quarterly statement mailed to you by contacting us by phone at 407-855-5452 or toll free at 1-888-584-7701 or you may write to us at PO Box 593806 Orlando, Florida 32859-3806. Your account will be charged a \$3.00 fee for each paper statement mailed to you.

Withdrawal of Electronic Acceptance of Disclosures and Notices

You can also contact us in any of the ways described above to withdraw your consent to receive any future statement or notice electronically. If you withdraw your consent, we will provide you a paper copy of all future statements. If you cancel receipt of E-Statements in the future, it will be necessary for you to go through the sign-up process again.

McCoy Federal Credit Union has the right to terminate its obligation to provide E-Statements service to you upon ten days of prior written notice (email acceptable).

System Requirement to Access Information

To receive Statements Electronically, you must have the following equipment and software:

- A personal computer or other device which can access the internet.
- An internet web browser which requires a minimum web browser version such as Microsoft® Edge (Chromium Version 80 or higher) or Google® Chrome (Version 79 or higher) or Mozilla Firefox® (version 68 or higher) or Safari (version 10.1.2 or higher), and your system or device must have 128-bit SSL encryption software. Your access to this page verifies that your browser and encryption software/device meet these requirements.
- You must have software which permits you to receive and access Portable Document Format or "PDF" files, such as Adobe Acrobat Reader(R) version 11.0 and above (available for downloading at <https://get2.adobe.com/reader/>). Your access to this page verifies that your system/device has the necessary software to permit you to receive and access PDF files.

System Requirements or Retain Information

To retain a copy of a Statement, your device must have the ability to print to an electronic file such as an Adobe Acrobat PDF file.

Service Availability

The service providing E-Statements is generally available 24 hours a day, 7 days a week; however, this service may be unavailable from time to time for routine software and hardware maintenance, or due to unscheduled down time.

Error Resolution

You understand the importance of your role in preventing misuse of your account. You agree to promptly examine your statement and notify us immediately of any errors on your account. We must hear from you no later than thirty (30) days after the first statement on which the problem appears was made available to you.

Confidentiality

You agree to protect the confidentiality of your account, account number, and your personal identification number.

McCoy Federal Credit Union will disclose information to third parties about your E-Statement access only to comply with a government agency or applicable law.

Change in Terms

It may be necessary from time to time, to change the terms or conditions regarding your statement access. In the event such a change is necessary, we will display a message via email notification, post a notice to the Message Center of myMcCoy or mail a paper copy to you.

Email Address

If you change your email address, it is your responsibility to update the email associated with the delivery of your statement to avoid delays in receiving your E-Statement notification. Emails setup to receive E-Statements can be maintained through myMcCoy.

If a notice is returned to us twice as undeliverable, we will discontinue sending electronic notices until you provide us with the correct email address.

Other Account Related Information

We often include with your paper account statement other periodic notices that relate to account notices or regulatory information, otherwise known as statement inserts. When you agree to accept electronic statements, you also agree to receive other notices by electronic delivery.

Participating Party Rights

You agree to waive and release any claims against McCoy Federal Credit Union arising out of or in any way related to the E-Statements service, except for those claims resulting solely from the negligent acts or omissions of the Credit Union. All questions regarding your E-Statement access should be directed to the Credit Union during business hours at 407-855-5452, toll free at 1-888-584-7701, myMcCoy or you may write to us at PO Box 593806 Orlando, Florida 32859-3806.

Consent

By selecting "**Yes, I consent to E-Communication,**" you consent to receive all communications regarding products and services that are offered through our online service. You further agree that your computer satisfies the hardware and software requirements specified above and that you have provided us with a current email address at which we may send electronic communications to you.