



On Tap Credit Union® e-Statement Disclosures (January 2019)

Upon your consent, On Tap Credit Union® will make available your periodic statements electronically. Once your account is setup for electronic delivery of your periodic statements, you will no longer receive a paper statement in the mail. Note that declining paper only affects the monthly or quarterly statements; you will continue to receive other documents, such as 1098 and 1099 forms, in print. For disclosure and regulatory compliance, On Tap Credit Union® may periodically provide a paper statement even if you have chosen to receive electronic statements only. If you require a copy of your statement to be mailed to you, a statement copy fee will be assessed as disclosed in our Fee Schedule. You may withdraw your consent to receive periodic statements electronically at any time either through e-Teller or in writing to our office.

In accordance with regulations, we will require the following information from you to ensure and demonstrate that you can access your periodic statements electronically:

1. The Internet address where you can be notified that your electronic statement is available.

Your past account history and periodic statements will be available for a period of at least 36 months.

To access e-statements, you will need:

- PDF Viewer:
 - Adobe Acrobat Version 11 or later, or equivalent
- Web Browser:
 - Google Chrome - Current or previous version
 - Internet Explorer - Version 10 or later
 - Mozilla Firefox - Current or previous version
 - Safari - Current or previous version

On Tap Credit Union® e-Teller

The e-statement system was designed to work best with Google Chrome. We recommend using the 71.0 version or higher (64-bit). You may also use Microsoft Internet Explorer (10.0 or higher recommended). To determine your browser version, click the Help menu on your browser, then on the "About [browser name]" option. For maximum security on the Internet, we also recommend applying for the 128-bit encryption technology through your browser. (Please note, this is only available for use within the U.S.A.)

Although we cannot guarantee absolute confidentiality of data transmitted over the public Internet, we encrypt all data transmissions between your computer and ours using the strongest-available, industry-standard SSL (Secure Socket Layer) protocols.

You may choose to be notified via e-mail when your electronic record/statement is available. If your email notifications continue to be returned as undeliverable, we may discontinue sending them.