



THE PARTNERSHIP FEDERAL CREDIT UNION
eStatements and eNotices Disclosures and Agreement

By submitting the THE PARTNERSHIP FEDERAL CREDIT UNION eStatement and eNotice Enrollment Form, you are authorizing The Partnership Federal Credit Union to deliver your account notices, statements of account(s) and disclosures by electronic means. You agree that electronic availability will satisfy The Partnership Federal Credit Union's requirement to provide you a periodic statement of your account(s) and communicate any relevant account activity information.

This Disclosure and Agreement establishes the rules and requirements regarding The Partnership Federal Credit Union's eStatement and eNotice service. By utilizing these services, you agree to the terms and conditions of the Disclosure and Agreement. Read this document carefully. You can print a copy for your files or to receive a paper disclosure, please contact us by telephone or mail as shown below.

TERMS USED: "We," "our," "us," and "Credit Union" shall mean The Partnership Federal Credit Union. "eStatements" shall mean Electronic Statements. "eNotices" shall mean Electronic Notices. "You" and "Your" shall refer to the Credit Union member, joint owner, or anyone authorized by the member to use the account.

GOVERNING DOCUMENTS: Your use of the eStatement and eNotice service is governed by this Disclosure and Agreement and any other agreements you have with us concerning your activities with the Credit Union. These other agreements are not changed by your use of eStatements and eNotices.

eSTATEMENT SERVICE: This service provides you with convenient, paperless access to your monthly account statements. Your eStatements will contain all of the same information as paper statements and you will have the same opportunities to contact us about any questions or disputes.

eNotice Service: This service provides you with convenient, paperless access to your account notices. Your eNotices will contain all of the same information as paper notices and you will have the same opportunities to contact us about any questions or disputes.

For inquiries and additional information about an item on your eStatement or eNotice please contact us at:

**THE PARTNERSHIP FEDERAL CREDIT UNION
P.O. Box 18539
Washington, D.C. 20036-8539
Attention: Member Services
or telephone Member Services at 800-285-3286.**

ACCESS TO eSTATEMENTS and eNotices AND REQUIREMENTS:

1. Online Banking Access - eStatements and eNotices are accessed via The Partnership Federal Credit Union's Online Banking service. You must have access to Online Banking and a valid password in order to retrieve your eStatements and eNotices.
2. A valid email address - You must have an active, valid email address on file with the Credit Union. If at anytime your email address changes, you must notify the Credit Union immediately via Online Banking, or by contacting the Member Services department at 800-285-3286.

3. It is your responsibility to notify THE PARTNERSHIP FEDERAL CREDIT UNION anytime you should have a change in your e-mail address, or if you wish to remove any account from electronic delivery. You may change your e-mail address on the web site or by written and signed request sent to: THE PARTNERSHIP FEDERAL CREDIT UNION, P.O. Box 18539, Washington, D.C. 20036-8539; or by calling us at 800-285-3286.
4. Browser versions prior to Netscape 4.7 and Internet Explorer 5.5 are not supported by this site. Online Banking requires a 128 bit encryption.
5. You may request a paper copy of any Account Statement or other information received electronically under this Agreement by notifying us. All requests must include the applicable account number(s) and specific period(s) for which the statement is requested. Please refer to our fee schedule for applicable fees.

eSTATEMENT and eNotice ACKNOWLEDGEMENT: In order to signup for the eStatement and eNotice services you must agree to this Disclosure and Agreement. By agreeing to this document you elect and authorize the Credit Union to begin electronic delivery of your account statements, periodic notices and marketing material, as well as notices we are required to provide under applicable Federal and State statutes. If you have more than one THE PARTNERSHIP FEDERAL CREDIT UNION account, you need to submit a request for each account. By accepting eStatements and eNotices, you understand that it is your responsibility to maintain proper equipment and software to view your eStatements and eNotices. Each document, which may be presented to you electronically under this Agreement, may be printed, if you have a printer available, or saved and retained for your electronic records. You may not consent to receive your account statements electronically under this Agreement if you do not have the capacity to print or retain the documents. The Credit Union strongly advises that you save your statement in PDF format to your personal computer or print out a copy of your statement (and check images if this applies). The credit union only keeps a 12 month rolling history of your statements online.

eSTATEMENT and eNotice ACTIVATION: Once you have agreed to this document your eStatement and eNotice services will be automatically activated. You will then be sent an email announcement when your next eNotice or monthly eStatement is available. If you change your e-mail address, you agree to update your e-mail address under the User Options feature within Account Access. Failure to do so may adversely affect eStatement and eNotice notifications that are sent to you via e-mail.

RETAINING eSTATEMENTS and eNotices: Your eStatements and eNotices will be available via Online Banking for a period of twelve (12) months from the date of posting. You agree to download and print or otherwise save and store your eStatements and eNotices and any disclosures for future reference.

YOUR RIGHT TO TERMINATE: You may cancel your eStatement and eNotice service at any time online by selecting the "Paper Statements" option on your eStatements summary page, by submitting a request in writing, or by contacting us at 800-285-3286 and speaking with a Member Services Representative. Your request will take no longer than thirty (30) days to become effective from the date the Credit Union receives the request. If you cancel eStatements and eNotices, the Credit Union will resume sending your statement and notices via regular mail.

OUR RIGHT TO TERMINATE: You agree that the Credit Union can terminate the eStatement and eNotice service and provide you with mailed statements for any reason at any time.

OUR RIGHT TO CHANGE: You agree that the Credit Union can amend, supplement, change or discontinue any of these terms and disclosures at any time by posting the same documents in this location. If you continue to use this service after any such change, you are considered as agreeing to the change. If you do not agree to the change, you must terminate as set forth above.

LIMITED LIABILITY FOR FAILURE TO PROVIDE eSTATEMENT or eNotice NOTIFICATION: The Credit Union will not assume liability for non-receipt of notification of statement or notice availability including but not limited to the following:

1. The email address on file is invalid.
2. Your email or Internet service provider filters the notification from your Inbox (e.g. considers it "spam" or "junk mail").
3. Circumstances beyond our control (such as fire, flood, earthquake, electrical failure, or malfunction of central data processing facility, etc.) prevent the notification, despite reasonable precautions that we have taken.
4. There is a malfunction in your personal computer browser and/or software.

You must be an Online Banking user in order to receive notification and access eStatements and eNotices. By selecting "I Agree" you are consenting to receive your account statements in electronic form rather than printed format. Your eStatements will contain the same content as the paper version supplied by the Credit Union which includes: account balances, transaction activity, electronic fund transfer information, year-to-date interest, and error notification procedures. Your eNotices will contain the same content as the paper version supplied by the Credit Union which includes: Overdraft information, Loan Payment reminders, Delinquency Notifications, Certificate maturity, and certificate renewal. The statement and notice delivery option (paper or eStatement) will depend on your status that is recorded on our system on the last day of the month and this will be the only method used to deliver that month's statement.