



## E-STATEMENT AND ELECTRONIC DISCLOSURE/AGREEMENT

This is a disclosure required by the Federal Electronic Signatures in Global and National Commerce Act (E-Signature Act) in order for us to provide you with statements, disclosures and make agreements with you on-line. Please read this disclosure carefully and complete the form below in order for us to send you electronic statements and other disclosures.

By signing you agree to the following terms and conditions:

- You agree to the acceptance of notices, periodic statements, and disclosures by means of electronic delivery.
- You understand and agree that you have a right to receive any required notices, periodic statements, and disclosures in paper form as well as your right to withdraw your consent to have them delivered electronically.
- You further understand and agree that in order to withdraw such consent you must provide us with notice either in writing at Dow Chemical Employees' Credit Union, P.O. Box 1649, Midland, Michigan 48641-1649 or complete the cancellation notice available in Cyber Connection or on our website at [www.dcecu.org](http://www.dcecu.org).
- Once you have provided your consent to receive notices, periodic statements, and disclosures electronically, you can still obtain paper copies of them by requesting such copies in writing and mailing to the address listed above or by calling (989) or (800) 835-7794. For copies of statements more than 90 days old, a fee may apply as outlined in the DCECU Account Agreement and Disclosure fee schedule.
- In order to access DCECU e-statements and to receive required notices, periodic statements and disclosures electronically, you will need Internet access, Adobe Acrobat Reader 4.05 or greater and a minimum 128 bit encrypted web browser such as Microsoft Internet Explorer 4.01 or above, Netscape Navigator 4.7 or above, or America Online 4.0 or above.
- You agree to notify the credit union immediately of any change in your e-mail address. Notice must be given by changing your e-mail address on the e-statement web site *and* stopping in to the credit union or calling (800) or (989) 835-7794.
- You agree that in order to reasonably demonstrate your ability to access information in the electronic form that will be used to provide you with required notices, periodic statements and disclosures, you will be required to respond to a forthcoming e-mail from the credit union.
- You understand and agree that the credit union retains the right, to the extent permitted by law, to amend this agreement in the future by providing you with written notice of such changes sent to your last known mailing address or by providing electronic notice of such changes sent to your last known e-mail address. In the future, should the credit union, by law or regulation, be permitted to deliver any additional notices or disclosures to which you are entitled besides those specifically listed herein, you hereby agree to receive such notices or disclosures in electronic format sent to your last known e-mail address.

You understand that this agreement will not take effect until the credit union sends acknowledgment of the agreement via e-mail at the address listed below, and you confirm your consent by e-mailing notice of confirmation back to the credit union.

To receive or view statements and notices electronically, complete the entire form below and sign it. You may drop off the form at the credit union, mail to the credit union's address set forth above or fax to (989) 832-9283.

After your application is processed, we will send an acknowledgement e-mail to the address you indicate below. When you receive this message, **YOU WILL NEED TO SEND BACK A REPLY E-MAIL SO THAT WE MAY DETERMINE YOU HAVE THE MINIMUM EQUIPMENT NECESSARY TO RECEIVE E-STATEMENTS AND DISCLOSURES. IF YOU DO NOT REPLY, WE WILL NOT SEND YOU NOTICES TO VIEW ELECTRONIC STATEMENTS.**



## E-STATEMENT AND ELECTRONIC DISCLOSURE/AGREEMENT

Account: \_\_\_\_\_

Name: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Phone: \_\_\_\_\_

E-Mail Address: \_\_\_\_\_  
(Required)

Mother's Maiden Name: \_\_\_\_\_  
(Required)

By signing below, I acknowledge that I have read and understand the entire agreement, and that all information contained in this form is true and accurate as of the date signed. You may fax the completed application to 989-832-9283, or mail to Dow Chemical Employees' Credit Union, PO Box 1649, Midland, MI, 48641-1649. You may not sign up for e-statements unless you indicate your agreement below.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date