

## **AUTHORIZATION & CONSENT FOR ELECTRONIC DELIVERY OF ACCOUNT STATEMENTS**

Thrivent Federal Credit Union  
3600 Commerce Court  
Appleton, WI 54911-8580

Please read this information carefully and print a copy and/or retain this information electronically for your records.

### **Introduction**

This Agreement is a contract between you and Thrivent Federal Credit Union that outlines the terms and conditions for receiving electronic periodic statements for your accounts with us ("E-statements"). Some of the terms set forth in this Agreement are governed by the Electronic Funds Transfer Act ("EFT Act"), which is only applicable to consumers. Business account holders are not entitled to the rights provided under the EFT Act.

By submitting a request for E-statements and selecting the "Accept" button below, you are:

- Electing to obtain your periodic account statements from Thrivent Federal Credit Union ("we", "us" or "our") electronically on an ongoing basis through our Online Banking website;
- Agreeing to receive electronically any other disclosures or notifications, including IRS reporting information, that we routinely include with or on your periodic account statements;
- Requesting us to discontinue the mailing of printed account statements for the account(s) for which you are electing to receive E-statements; and
- Consenting to and acknowledging that you have read, understand and agree to be bound by the following terms and conditions, together with any additional terms pertaining to E-statements contained on our Online Banking website.

### **E-statement Access**

To receive E-statements you must be enrolled in Online Banking with us (Internet banking); have a PC with Internet access; have access to a printer or available storage space on your PC to retain a copy of the file; and maintain a valid and active e-mail address. If at any time your e-mail address changes, you must notify us immediately.

Your E-statement for each account for which you elect to receive E-statements will include transaction activity and balance information, electronic funds transfers, and images of checks that have cleared your account, as applicable to each such account.

In order to access your E-statement electronically, you must log onto our Online Banking website at [www.thriventcu.com](http://www.thriventcu.com) via the Internet, use your User ID and Password to access your account, and click on the E-statement button to obtain your E-statement. Each of your E-statements will remain accessible on Thrivent Federal Credit Union's website for at least 12 months after we notify you of its availability. There may be a gap in the historical statements available online for some types of accounts if you do not enroll immediately at the time the account is first opened. Following your enrollment in E-statements, you may begin viewing your periodic statements online beginning with your next statement cycle.

### **Joint Accounts**

If your account is owned jointly with another person, either one of you may consent to receive E-statements and that person's election to receive and access E-statements shall apply to both of you.

### **Business Accounts**

You agree to be fully responsible for the actions of any employee to whom you provide access to your E-statements. The employer is responsible for providing passwords to any employee designated to receive an E-statement on behalf of the employer. Thrivent Federal Credit Union will not provide this information to any party

except those authorized to sign on the account as evidenced by the signature card and/or resolution of authority.

### **Access Requirements**

To access and retain E-statements, you must have a computer with Internet access, and installed Internet browser software that supports 128-bit encryption. Supported browsers include the last two versions of Microsoft Internet Explorer, Google Chrome, Safari, and Mozilla Firefox. Cookies and Javascript must be enabled within the browsers to view statements. In addition to the browser requirements, a browser plug-in such as Acrobat Reader (version 6 or higher) is required if the browser does not have native PDF support. You must also have a compatible printer connected to your computer if you wish to print copies of such documents.

If there is a change in the hardware/software requirements associated with this service that creates a material risk that you will not be able to access your E-statements, we will notify you, provide an explanation of the updated hardware/software requirements, and allow you the opportunity to withdraw consent for continued electronic delivery. Withdrawing your consent is free of charge; however, you will no longer have access to E-statements once you withdraw your consent. It is your sole responsibility to insure that your personal computer and related equipment are compatible with and capable of operating in a manner that allows you to utilize the E-statement service and electronically save or print copies of any documents delivered electronically that you wish to retain in paper form. You agree to notify Thrivent Federal Credit Union if you are unable to access any of the information delivered by Thrivent Federal Credit Union in electronic form or manner.

### **Right to Receive Paper Statements and Other Records and Information**

Once you voluntarily enroll to receive E-statements, your periodic account statements and any other disclosures or notifications, including IRS reporting information, that we routinely include with or on your periodic account statements will be sent to you electronically rather than by mail until you cancel the service. At your option, you may elect to receive both electronic and paper account statements. Be advised that a \$5 fee will be assessed for each paper statement you request while enrolled in the E-statement service.

While you are enrolled for receipt of E-statements, you may also request a paper copy of the Deposit Error Resolution Notice and the Billing Rights Notice for Open-End Credit, or any other document offered for electronic delivery through this service, by telephoning Thrivent Federal Credit Union at 1-866-226-5225 or writing Thrivent Federal Credit Union at the address listed above.

We always reserve the right to communicate with you in writing using the U.S. Postal Service, no matter what other options you have chosen. For accounts that are in default or subject to the automatic stay in bankruptcy, we may, at our sole option, elect to discontinue delivering E-statements.

### **Withdrawing Consent to Receive E-Statements**

You have the right to withdraw your consent to receive E-statements at any time. To withdraw your consent, other than in connection with a change in the hardware/software requirements needed to access or retain documents as described above, you must call Thrivent Federal Credit Union toll free at 1-866-226-5225 or write Thrivent Federal Credit Union at the address listed above. Please clearly state your request to withdraw from the Thrivent Federal Credit Union E-statement service. Your withdrawal will become effective after we have had a reasonable opportunity to act upon it. A withdrawal of your consent will cause paper statements to be mailed to you via the U.S. Postal Service or other courier. Depending on the type of account, if you withdraw your consent to receive E-Statements we may charge higher or additional fees for sending you paper statements. Please refer to the agreement for your applicable account for any fees that may apply.

### **Inactivity**

If you fail to use Online Banking within any six (6) month period, your access to E-statements is automatically

revoked. Thrivent Federal Credit Union will mail you a paper statement until you choose to re-enroll in Online Banking and the E-statement service. You may be assessed a fee for each periodic statement we deliver to you in writing. Please refer to the agreement for your applicable account for any fees that may apply. To re-enroll, access [www.thriventcu.com](http://www.thriventcu.com), click on Online Banking, and then click Sign-In to access the online banking application. You also have the right to withdraw your consent to receive electronic statements and, instead, receive paper statements. Please refer to the paragraph titled "Withdrawing Consent to Receive E-Statements".

### **Accurate Email Address Required**

Your email address is required to participate in the E-statement service. Thrivent Federal Credit Union will send you an email notification at your last email address of record when your E-statement is available. If we send you email notification and it is returned to us as undeliverable, we will contact you and ask that you update your email address. You can update your email address by logging into your account at [www.thriventcu.com](http://www.thriventcu.com), using your User ID and Password to access your account, clicking on the My Settings link, and then clicking on the E-mail Address.

You agree to accept responsibility for notifying us if your email address changes by updating your address in the manner indicated above. If Thrivent Federal Credit Union does not obtain a new updated email address, Thrivent Federal Credit Union will mail you a paper statement until you update your email address and re-enroll in the E-statement service. You may be assessed a fee for each periodic statement we deliver to you in writing. Please refer to the agreement for your applicable account for any fees that may apply.

### **Changes to Agreement**

Thrivent Federal Credit Union may modify, amend, or revise this Agreement and/or terms and conditions applicable to E-statements at any time and from time to time, and the revised Agreement or terms and conditions shall be effective on the date selected by Thrivent Federal Credit Union or at the earliest date allowed by applicable law. Thrivent Federal Credit Union may give you notice of any revisions by any one or more of the following methods as required by law: by sending notice by first class mail, email at the address shown on our records, or by placing a statement message in the statement for any of your accounts. Your continued consent to receive E-statements after the effective date of such revisions will constitute your acceptance of the revisions and the revised Agreement. We reserve the right to terminate this Agreement and your receipt of E-statements in whole or in part at any time without prior notice.

### **Limitations on Credit Union's Liability**

Thrivent Federal Credit Union will not be responsible for failure to provide access or for interruptions in access to Thrivent Federal Credit Union E-statement service due to a system failure or other unforeseen acts or circumstances. You must promptly review your E-Statements and any accompanying items and notify us in writing within the applicable time period specified in the other documentation for your account of any specified error, unauthorized signature, unauthorized withdrawal, alteration or other irregularity.

### **Your Computer Equipment or Software**

Thrivent Federal Credit Union will not be responsible for any errors or failures from any malfunction of your computer or any computer virus or other problems related to your computer equipment.

THRIVENT FEDERAL CREDIT UNION MAKES NO WARRANTY OF ANY KIND, EXPRESS OR IMPLIED, INCLUDING ANY IMPLIED WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE, IN CONNECTION WITH THE E-STATEMENTS PROVIDED TO YOU UNDER THIS AGREEMENT. THRIVENT FEDERAL CREDIT UNION DOES NOT AND CANNOT WARRANT THAT E-STATEMENTS WILL OPERATE WITHOUT ERROR, OR THAT E-STATEMENTS WILL BE AVAILABLE AT ALL TIMES. EXCEPT AS SPECIFICALLY PROVIDED IN THIS AGREEMENT, OR OTHERWISE REQUIRED BY LAW, YOU AGREE THAT THRIVENT FEDERAL CREDIT UNION'S OFFICERS,

DIRECTORS, EMPLOYEES, AGENTS OR CONTRACTORS ARE NOT LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL OR CONSEQUENTIAL DAMAGES UNDER OR BY REASON OF ANY SERVICES OR PRODUCTS PROVIDED UNDER THIS AGREEMENT OR BY REASON OF YOUR USE OF ESTATEMENTS, INCLUDING LOSS OR PROFITS, REVENUE, DATA OR USE BY YOU OR ANY THIRD PARTY, WHETHER IN AN ACTION IN CONTRACT OR TORT OR BASED ON A WARRANTY OR ANY OTHER LEGAL THEORY. FURTHER, IN NO EVENT SHALL THE LIABILITY OF THRIVENT FEDERAL CREDIT UNION AND ITS AFFILIATES EXCEED THE AMOUNTS PAID BY YOU FOR THE SERVICES PROVIDED TO YOU THROUGH ESTATEMENTS.