



713.428.3200
713.428.7699 fax

777 Walker, Ste. 2400
Houston, TX 77002

www.peoplestrustfcu.org

Online Statement Disclosure Agreement

By participating in the e-Statement program I agree to the following terms:

1. I will receive my monthly or quarterly statement via e-mail notification, and will view the statement through the HomeBranch online account access system with People's Trust Federal Credit Union. There will be 24 months of statements available for viewing at any one time.
2. I understand that in order to view, print or store my statements I will need a personal computer equipped with an internet browser, a version of Adobe Acrobat, a printer, and a disc drive with sufficient storage space.
3. I will no longer receive a paper copy statement through the postal service. I may request a paper copy by contacting People's Trust Federal Credit Union. I understand that People's Trust Federal Credit Union may charge a fee of \$5.00 per statement for providing a copy in paper form.
4. Should I change my e-mail address, I will notify People's Trust Federal Credit Union by updating my new e-mail address via the HomeBranch online account access system (Main Menu, Profile, Preferences). I understand that if I fail to notify People's Trust Federal Credit Union of my new e-mail address I might not receive notice that my statement is available. Furthermore, I agree to hold People's Trust Federal Credit Union harmless from any claims that might arise out of my failure to notify People's Trust Federal Credit Union in a timely manner of a change in my e-mail address.
5. Should I choose to cancel my participation in the e-statement program and return to a paper copy statement delivered through the postal service I will be charged a \$2.50 monthly paper statement fee and I will adhere to the following: I will cancel my participation by contacting the credit union by phone at 800-321-2411 or 713-428-3200; or by mail at P.O. Box 4511 Houston Texas 77210, and I understand if I cancel the service after the 20th day of the month I will not receive a paper copy statement delivered via the postal service until the following statement period.
6. I understand that my password for e-statements (HomeBranch) is unique from any other password that I may have with People's Trust Federal Credit Union and in order to change this password I would need to access the preferences section of the HomeBranch online account access system.
7. Any future notices or disclosures to which I am entitled will be sent in electronic format, as permitted by law, to my last known e-mail address. I am also entitled to have any disclosure or notice sent to me in paper form, even if People's Trust Federal Credit Union has already sent the notice of disclosure in electronic form.
8. I understand that this agreement applies only to the member number under which I am currently logged in under.
9. I will notify People's Trust Federal Credit Union within 60 days after the statement is available regarding any discrepancies. Failure to do so will eliminate any future claim against People's Trust Federal Credit Union. If a discrepancy is the result of an electronic funds transfer (EFT), the provisions of People's Trust Federal Credit Union's EFT agreement will control this error resolution.
10. People's Trust Federal Credit Union reserves the right to amend this disclosure (agreement) in any manner and at any time. Should People's Trust Federal Credit Union make an amendment to this agreement a 30-day notice of such change will be sent to you by first class mail to your last known address on People's Trust Federal Credit Union's records.
11. People's Trust Federal Credit Union reserves the right to terminate this disclosure (agreement) by sending a notice of such termination by first-class mail to my last known address on People's Trust Federal Credit Union's records.
12. By accepting this disclosure you are electing to receive electronic statements. To change your statement election from electronic to paper, please contact the credit union.