



e-Statements Terms and Conditions

Terms and Conditions:

By enabling e-statements through your agreement below, you are consenting initially and on an ongoing basis to the electronic delivery of your periodic statements and the monthly newsletter. You understand that by so consenting, you will no longer receive mailed paper copies of these materials. You can elect to stop receiving monthly or quarterly statements in the mail and view them on Online Banking instead. With e-statements, every month's statement is added to your personal archive, so you will always be able to access any statement online, in seconds.

You understand that you can also withdraw your consent to e-statements at any time by making the appropriate choices on the Statements screen, found in the side menu of Mobile or Online Banking or by mailing us a letter. Your withdrawal of consent for electronic statements and election to receive paper statements will take effect within a reasonable time thereafter. A fee may be charged for any such paper copies.

You agree to provide and maintain a valid, active email address. The email address we have on record for you is correct. You may update your email address from the Profile menu under Settings in Mobile or Online Banking at any time, and your change will take effect at a reasonable time thereafter. Pioneer Valley Federal Credit Union is not liable for any third-party fees incurred, other legal liability, or any other issues or liabilities arising from statements or notifications sent to an invalid or inactive email address that you have provided.

To receive and review statements, you must have an Internet-capable computer with a minimum supported browser; IE 11 or the latest version of Chrome, Safari, Edge, Firefox, or Opera. You must also be able to view Adobe Acrobat (PDF) files. You may download Acrobat Reader for free from Adobe's Web site (www.adobe.com). Your computer or device must have 128-bit SSL encryption software.

In addition, you affirm that you either have a printer capable of printing any electronically provided statements, and/or you have the ability to save and display any such statements.

You will receive a statement at least quarterly. You will be notified electronically via email when your statement is available. Upon receipt of the email, you may retrieve the PDF statement through Online Banking using your login credentials.

It is recommended that you print a copy of any electronically provided statements or disclosures (including this one) for your records.

Disclaimer of Warranty and Limitation of Liability - We make 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. We do 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 our officers, directors, employees, agents or contractors are not liable for



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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 e-statements, including loss of 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 the Credit Union and its affiliates exceed the amounts paid by you for the services provided to you through e-statements.

Communication with the Credit Union - You can communicate with us in any one of the following ways:

Telephone: 413-733-2800

Address: 246 Brookdale Dr, Springfield, MA 01104

Email: info@pvcu.org

