



HERITAGE FAMILY
FEDERAL CREDIT UNION

WWW.HFCUVT.COM | 888.252.8932

Agreement to Electronic Document Delivery for Deposit & Loan Accounts

eStatement and eNotices Delivery Terms

By clicking “Accept and Continue” below, you are opting in to receive your deposit account statements and notices electronically from Heritage Federal Family Credit Union. There is no fee for eStatements or notices.

The following terms and conditions apply to electronic delivery of account statements, henceforth called eStatements, and electronic delivery of notices, henceforth called eNotices:

1. Deposit Account Documents

Documents that you will receive electronically will include deposit account statements and notices. Some loan account statements and notices may also be included, such as auto loans, personal loans, and home equity lines of credit. Mortgage, Credit Card, and Home Equity Line of Credit statements, and other types of loans, are not covered by this agreement. All other account-related information and communication will be received via the mailing address on file, unless another agreement has been made. If you have questions regarding if your loan statement can be delivered via eStatement, please reach out to the Contact Center at 888.252.8932.

2. Accessing eStatements

To access eStatements and eNotices, you will need to have access to eBranch, Heritage Family’s online banking platform. If you unregister for this service or your eBranch access is restricted, your statements and documents will be reverted to paper statements.

When you apply online for a new product or add a new service, you will be presented with disclosures that you can save or print a copy of for your records. When you apply in person, over the phone, or via Video Branch, any disclosures that you have read or view can be mailed to you for your records. Most disclosures can be found online at any time at <http://www.hfcuvt.com/disclosures>. If there is a disclosure not listed you would like to review, please contact us at 888.252.8932.

3. Accessing Paper Documents

The statements provided to you electronically will also not be sent out as a paper copy. You may at any time log into your eBranch and save or print a copy for your records. If you require a paper copy to be mailed to you or would like to request a copy in person, fees will apply. Please view the [Membership Fees](#) for the current fees for this service.

4. Your Right to Cancel

You have the right to cancel and withdraw your consent for eStatements for your deposit and loan accounts and notices. If you wish to withdraw your consent, you may do so by:

- Navigating to the Documents & Statements area of eBranch, selecting “Paperless Statements,” and unchecking the box next to “Deposit and Loan Account Statements,” selecting Save, and then reviewing, and agreeing to the Opt-Out disclosure.
- By contacting our Contact Center at 888.252.8932
- Chatting into the Contact Center through our website
- Sending a secure message through eBranch
- Using Video Branch to talk to a Digital Service Representative
- Visiting any of our branches

Staff in any of these areas would be happy to help you. There is no charge for withdrawing your consent.

Please allow a reasonable period of time to process your request. It will be at least the next statement cycle before you see any change.

Even if you withdraw your consent, you will have access to any previous eStatements for up to three years inside the online digital banking platform.

5. Your System Requirements

Since eBranch is required to have eStatements, the same system requirements apply. Along with having a mobile device, tablet, or computer that can access the internet, an email address, and eBranch access, you will need the following system requirements:

- *When Using Either the Apple or Android App:*
 - Most up-to-date version of the App
 - Apple Device Operating System (OS): last 3 iOS versions
 - Google Device Operating System (OS): last 3 Android OS versions
- *When using a browser:*
 - Microsoft Edge: last two versions
 - Apple Safari (on a Mac Only): last two versions
 - Google Chrome: last two versions
 - Mozilla Firefox: last two versions
- You will also need a program that can access and display documents in PDF format, such as Adobe Reader (which is free).
- An updated virus and malware scanner is always recommended.

Systems not meeting these minimum requirements may be able to login but will find latency and difficult completing tasks.

Optional items include a printer if you would like to print paper copies of your statements, as well as secure computer storage, such as a hard drive or flash drive.

We will notify you whenever these minimum requirements are changed or revised.

6. Your responsibilities

You certify that you can receive and accurately reproducing, as needed, the eStatements as needed for any future reference. You certify that you have provided us with your current email address to which we may send electronic notifications that your eStatement is ready to view. You must also notify us of any changes to our email address. We are not obligated to verify that you have received, can access, have accessed, or have viewed any account document. If we learn that you are no longer receiving email communications (for example, an email is returned as undeliverable), we may discontinue sending email communications. We will make a reasonable attempt to redeliver your notification electronically.

7. Contacting Us

You may contact HFCU to request paper copies, opt-out of Credit Card eStatements, or notify us of changes to your email address. You may make changes by:

- Contacting our Contact Center at 888.252.8932
- Chatting into us through our website
- Sending a secure message through eBranch
- Using Video Branch to talk to an agent
- Visiting any of our branches