



## **eServices Package Disclosure**

Enrolling for the Vibe Credit Union eServices Package (Statements, Alerts, and Letters) allows you to receive an email informing you that your eStatement(s) and eLetter(s) are ready for viewing. You can also receive eAlerts notifying you of account status. In addition, by registering you agree to the following:

1. You will have the convenience to view your electronic statements and/or letters online. If you need us to print a copy of your statement(s) and/or letter(s), you must provide us with a verbal or written request. All written requests must be sent to 44575 W. Twelve Mile Road, Novi, MI 48377. Once your request has been validated, your copies will be printed and sent to you by mail, or you can pick them up at any of our locations. A fee that is disclosed on the fee schedule will apply.
2. You have access rights to an Internet or web-enabled device (e.g. computer, laptop, personal digital assistant, etc.) with Adobe Reader.
3. A valid email address must be provided to Vibe Credit Union in order to continue using the eServices Package. You understand that it is your obligation to keep your email address and phone number updated on your account. Email address changes should be made through Online Banking. Vibe Credit Union reserves the right to change your primary email address in an attempt to deliver your information. Vibe Credit Union reserves the right to withdraw you from the eServices Package, with no notification, in the event that the email you provided is not correct or outdated. If you are removed from the eServices Package you will incur the monthly paper statement fee as disclosed on the fee schedule.
4. The eServices Package includes the marketing of Vibe Credit Union products and services, notifications required by regulation, letters addressing general issues pertaining to your membership, and letters or notifications issued to the membership as a whole. Additionally, an Error Resolution Notice is included as part of your eStatement(s).
5. An eLetter contains account status information specific to your account (e.g., past due notices, non-sufficient funds notices, CD maturity notices, etc.).
6. You have the right to withdraw consent to use the eServices Package. If you choose to enroll for the eServices Package, you will be required to receive all statements and letters electronically. If you cancel this Package (through the eServices option in Online Banking), all services within the Package will be cancelled and you will be subject to the monthly paper statement fee as disclosed on the fee schedule.
7. Vibe Credit Union reserves the right to amend the eServices Package including conditions of participation, expansion and restrictions of the service. Your continued use of the services will indicate your agreement and affirm your consent. Vibe Credit Union will make available to you electronically any amendments when required by applicable law.