



eStatement Disclosure and Consent Agreement

Please review this document carefully and retain a copy for your records.

This eStatement Disclosure and Consent Agreement (“Agreement”) governs your consent to receive account-related statements, disclosures and notices (“documents”) from Lighthouse Federal Credit Union (“Credit Union,” “we,” “us,” “our”) in electronic form rather than in paper form. Your consent means that electronic documents will satisfy any requirement that such documents be provided to you in writing.

This Agreement applies to all accounts that you designate to receive electronic documents, including but not limited to share accounts, share draft (checking) accounts, share certificates, individual retirement accounts, loans, credit cards, lines of credit, and any other accounts made available to you as a member of the Credit Union.

Scope of Your Consent

Documents covered by this Agreement include, without limitation, periodic account statements, loan statements, change-in-terms notices, account disclosures, fee schedules, privacy notices, annual notices, overdraft notices, tax forms (including IRS Forms 1099 and 1098 where applicable), regulatory disclosures, and any other information relating to your accounts or membership.

Notwithstanding your consent to electronic delivery, the Credit Union reserves the right, in its sole discretion and as permitted by applicable law, to provide any documents to you in paper form at any time, and to require paper delivery in certain circumstances.

Method of Delivery

Electronic delivery will occur by posting your documents within our digital banking platform. If you elect to receive your statements electronically, you will receive an email notification when your statement is available within the digital banking platform. You must login to our digital banking platform to view the documents.

The documents will be considered delivered when they are posted within our digital banking platform, regardless of whether you access or review them. You agree to access your documents promptly and to review them carefully.

Hardware and Software Requirements

To access, view, and retain documents, you must have:

Hardware

- A computer, tablet, or mobile device capable of accessing the internet.
- A printer or storage device to print or save documents.

Software

- An operating system (computer or mobile) that is actively supported by its manufacturer.
- For mobile banking access: the current version of our mobile banking app.
- For online banking access: a modern web browser that is actively supported by its manufacturer and capable of supporting HTML and 256 bit encryption.
- Software capable of opening and viewing PDF documents (e.g., Adobe Acrobat Reader).

Connectivity & Communication

- Internet access.
- An active and enrolled digital banking account with the Credit Union in good standing.
- An active email account to receive communications and notifications about documents.

If these requirements change in a way that creates a material risk that you may not be able to access or retain future documents, we will notify you and provide you with an opportunity to withdraw your consent without penalty.

How to Withdraw Your Consent

Your consent remains valid unless and until you withdraw it as described herein. You may withdraw your consent to receive documents electronically at any time by updating your delivery preferences within digital banking, if available, or by contacting us through any of the following methods:

Phone: 888-436-1847

Email: memberservices@lighthousecu.org

Mail: PO Box 7400, Dover, NH 03820-7400

Withdrawal of consent will not affect the legal validity or enforceability of documents provided to you electronically prior to the effective date of withdrawal.

Requesting Paper Copies

You may request a paper copy of any document at any time by contacting us at:

Phone: 888-436-1847

Email: memberservices@lighthousecu.org

Mail: PO Box 7400, Dover, NH 03820-7400

We may charge a reasonable fee for providing paper copies, as permitted by applicable law and disclosed in our Schedule of Fees. Requesting a paper copy will not be treated as a withdrawal of your consent to electronic delivery unless you specifically request withdrawal.

Updating Your Contact Information

It is your responsibility to keep your email address and other contact information current with us. You can update your information by contacting us directly. We are not responsible for your failure to receive notifications regarding the documents due to inaccurate or outdated contact information or issues beyond our reasonable control.

Amendments and Termination

We reserve the right to amend, modify, or terminate this Agreement or the provision of electronic documents at any time, subject to applicable law. If we make material changes, we will provide notice as required by law. Continued use of your accounts or services after receiving notice of changes constitutes your acceptance of the revised terms.

If your digital banking access is terminated, suspended, or becomes inactive for any reason, we may discontinue electronic delivery of documents and provide them to you in paper form.

Consent and Acknowledgment

By checking the box to consent to this Agreement, you acknowledge that:

- You have read and understand this eStatement Disclosure and Consent Agreement.
- You meet the system requirements described above.
- You can access and retain electronic documents in the formats described.
- You consent to receiving electronic documents for the account(s) you selected.

Retain a Copy for Your Records

You should print or download a copy of this Agreement and any other important documents for your records. If you need additional assistance, please contact us at 888 436 1847.