



Electronic Communication Agreement

Please be advised, members under 18 years old are ineligible to receive Ecommunications including Estatements.

Definitions

As used in this Agreement, the words “we”, “our”, “us”, and “SCU” mean Service Credit Union. “You” and “your” refer to the member authorizing SCU to communicate electronically under this Agreement. “Electronic communication(s)” or “communication(s)” mean any and all voluntary or legally mandated communication from SCU, including but not limited to legal disclosures, statements, change in terms notices, and fee notices. “Account” or “Accounts” mean your accounts at SCU.

Agreement

This Agreement is a contract that establishes the terms for electronic delivery of all communications from Service Credit Union. By consenting to this Agreement, you accept all the terms and conditions herein. PLEASE READ THE TERMS CAREFULLY BEFORE CONSENTING. New Hampshire and applicable federal laws and regulations shall govern this Agreement.

If you consent to receive electronic communications, the terms and conditions of the deposit agreement and disclosures for each of your SCU accounts, as well as your other agreements with SCU such as loans, continue to apply.

Consent to Electronic Communications

You have the right or option to receive all communications on paper or in non-electronic form. You may change the communication option (paper or electronic) at any time. We will send all communications to the e-mail address you designate. There are no fees or account restrictions for electronic communications. You may withdraw your consent to communicate electronically or request a paper copy of an electronic communication by contacting the Contact Center, at any branch location, or by notifying us in writing. When you ask to revert to paper communications, it may take up to ninety (90) days from receipt of your request for you to begin receiving non-electronic communications.

Security

We go to great lengths to protect your security from your very first transaction with Service Credit Union. For example, the SCU online banking portal uses multi-factor authentication to confirm your identity before permitting you to see any personal or financial information. This site also encrypts all the information that the server and your browser exchange. If you are inactive for an extended period of time, the site will log you off and you will need to reenter your account information.

Alterations and Amendments

Service Credit Union may alter or amend the terms of this Agreement from time to time by electronic communication to you at your e-mail address currently in our records.

Our Right to Use Non-Electronic Communication

You agree that SCU can choose to communicate in non-electronic form for any reason at any time.

Hardware and Software Requirements

In order to receive and retain electronic communications, you must have:

- An Internet browser that supports 128-bit encryption.
- An e-mail account and e-mail software capable of reading and responding to your e-mail.
- A personal computer, operating system and telecommunications connections to the Internet capable of supporting the foregoing.
- Sufficient electronic storage capacity on your computer’s hard drive or other data storage unit.

If you have any questions regarding this agreement or electronic communications or if you need to update the information needed to communicate with you electronically, please email scu@servicecu.org. Or, you may call 800-936-7730 or write to Service Credit Union, 3003 Lafayette Road, Portsmouth, NH 03801.

If you decide not to accept the Ecommunications Agreement and you are currently enrolled in E-statements, you may still access Estatements through online banking.