



To sign up for eStatements/eNotices you must be an owner of the account(s) you have chosen for eStatement/eNotices service, and be enrolled in Online Banking. You must also read and accept the Agreement below. When your eStatement is available, BTCU will send an e-mail to notify you. You can then log in to your Online Banking account to view your account activity statement.

- 1. Scope of Communications to Be Provided in Electronic Form.** By enrolling in eStatements, you agree that we may provide you with any communications, including but not limited to notices and disclosures that we are required by law to provide to you in writing, relating to that account in electronic format. We will discontinue sending paper communications to you, unless and until you withdraw your consent as described below.
- 2. Method of Providing Communications to You in Electronic Form.** All communications that we provide to you in electronic form will be provided either (1) via e-mail at the e-mail address you provide us or (2) by access to our website that we will designate in an e-mail notice we send to you at the time the information is available.
- 3. How to Withdraw Consent.** You may withdraw your consent to receive communications in electronic form for this account(s) by contacting us via e-mail at memberservices@buildingtradesCU.com or contacting us at 763-315-3888. We may treat your provision of an invalid e-mail address or the subsequent malfunction of a previously valid address as a withdrawal of your consent to receive electronic communications. We will not impose any fee to process the withdrawal of your consent to receive electronic communications. Any withdrawal of your consent to receive electronic eStatement/eNotice communications will be effective only after we have a reasonable period of time to process your withdrawal. If you do not receive an electronic communication from us at the end of the statement cycle and you did not intend to withdraw your consent, please contact us immediately to update your contact information according to one of the methods listed.
- 4. How to Update Your Records.** It is your responsibility to provide us with a true, accurate and complete e-mail address, contact, and other information related to this Disclosure and your account(s), and to maintain and update promptly any changes in this information. You can update such information by writing to: BTCU, Attn: Member Services, 12080 73rd Ave N, Maple Grove, MN 55449. Please include your name, existing information, and your updated information. You can also update your information in Online Banking. Simply login and select the "Info Center" tab. Then select "Personal Information" under the heading "My Preferences."
- 5. Hardware and Software Requirements.** In order to access, view, and retain electronic communications that we make available to you, you must have:
 - A personal computer, operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying, and either printing or storing.
 - Adobe[®], Acrobat[®] Reader[®], latest version preferred.
 - An e-mail account with an Internet service provider and e-mail software in order to participate in our electronic communications programs.
 - An Internet web browser with capabilities to support commercially reasonable encryption software.
 - You must log in to your Online Banking account at least once every 90 days to keep your online banking access active. In the event your online banking access is dormant; your account statement may be converted to a paper statement. Once active, you can re-enroll in eStatements/eNotices.

If these requirements change, BTCU will attempt to notify you in writing, electronically, via e-mail or online notice through our website.

- 6. Requesting Paper Copies.** We will not send you a paper copy of any statement or notice from us, unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic statement or notice by printing it yourself or by requesting that we mail you a paper copy. To request a paper copy, contact us by telephone at 763-315-3888. We will charge you a \$5 service charge per statement for the mailing of paper copies of any communication provided to you electronically pursuant to your authorization. We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any communication that you have authorized us to provide electronically.
- 7. Communications in Writing.** All communications in either electronic or paper format from us to you will be considered “in writing.” You should print or download for your records a copy of this Disclosure and any other communication that is important to you.
- 8. Federal Law.** You acknowledge and agree that your consent to electronic communications is being provided in connection with a transaction affecting interstate commerce that is subject to the Federal Electronic Signatures in Global and National Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.
- 9. Termination/Changes.** We reserve the right, in our sole discretion, to discontinue the provision of your electronic communications, or to terminate or change the terms and conditions on which we provide electronic communications. We will provide you with notice of any such termination or change as required by law.

Please print this disclosure for your records.



Building Trades Credit Union

12080 73rd Ave N
Maple Grove, MN 55369
763-315-3888

SAMPLE STATEMENT
12080 73RD AVE N
MAPLE GROVE, MN 55369-5260

Statement of Account

From: 8/01/19 to 8/31/19
Member #: 123456

Did you know we have a free checking account that rewards you for simply using it? It's true. You'll earn a great rate (yes, on your checking account) plus other perks like ATM fee reimbursements. Login and open your account today!

MEMBERSHIP SUMMARY INFORMATION FOR MEMBER # 123456 AS OF 8/31/19

Suffix	Account Description	Beginning Balance	Total Debits	Total Credits	Ending Balance	Last Tran
000	SAVINGS ACCOUNT	10.00	.00	.00	10.00	4/16/19
020	SECONDARY SAVINGS	.00	.00	.00	.00	5/25/18
100	CHECKING	4.00	.00	.00	4.00	3/18/19

000: LABOR SAVER SAVINGS ACCOUNT

Year-to-Date Divd Paid: \$.00
Divd Rate: 300.00 to 999,999,999.99 = 0.15%

No Activity on Account, Last Trans Date: 4/16/19 Balance: \$10.00

020: SECONDARY SAVINGS

Year-to-Date Divd Paid: \$.00
Divd Rate: 300.00 to 999,999,999.99 = 0.15%

No Activity on Account, Last Trans Date: 5/25/18 Balance: \$.00

100: REWARDS CHECKING CHECKING

Year-to-Date Divd Paid: \$.00

Transaction Detail

Date	Transaction Type	#/ID	Transfer Acct	Deposit	Withdrawal	Balance
8/01/19	* Beginning Balance *					\$4.00
8/31/19	You could've earned \$.01					\$4.00
8/31/19	** Ending Balance **					\$4.00

SAMPLE STATEMENT