



eStatement Disclosure

OZARK FEDERAL CREDIT UNION AGREEMENT TO RECEIVE ELECTRONIC DELIVERY OF ACCOUNT STATEMENTS AND OTHER ACCOUNT DISCLOSURES

Ozark Federal Credit Union is delighted that you are considering enrolling in E-Statements. After you read the following information, you may consent to receive E-Statements to replace all of your future paper account statements by clicking on the 'I Agree' button below. What do E-Statements include? E-Statements include all activity for savings accounts, checking accounts, club accounts, share certificates, IRA accounts and loans. If you select E-Statements, you will also be consenting to electronic delivery, at the Credit Union's sole discretion, of all electronic records such as disclosures, agreements, contracts, receipts, notices, modifications, amendments, and all other evidence of Credit Union transactions with you or on your behalf, as permitted by law.

Requirement for Email Address: You agree to provide the Credit Union with an email/text address for you to receive statement availability notifications and electronic records. You may have notifications sent by text message by formatting your e-mail address appropriately. Any text messaging fees from your carrier may apply and are your responsibility. You agree that if you change your email/text address, it is your responsibility to maintain your own e-mail/text address within our online account access system. If your e-mail address changes, you must maintain it yourself.

Equipment and Software Requirements: To receive/read E-Statements or electronic records, you need Internet access, a web browser, (such as Microsoft's Internet Explorer 5.5 or higher, Mozilla Firefox 3.0 or higher or Opera 5 or higher) and the Adobe Reader software. By selecting to receive E-Statements, you represent that you have such equipment and software and that you can download, access, read, review, print and store the E-Statements Ozark Federal Credit Union provides to you.

Accessing E-Statements: E-Statements will be accessed through the credit union's online account access system. E-Statements for the prior calendar month (or quarter, if you receive only quarterly statements) will be available for viewing within five (5) business days of the last business day of the calendar month (or quarter). When E-Statements are available for your review you will be notified at the email address you have registered with Ozark Federal Credit Union. E-Statements will remain available for at least 180 days, and normally longer, unless or until credit union hardware cannot hold space for older statements.

Your Rights to Receive Paper Statements and to Withdraw Consent: You have a right to receive paper copies of any electronic records if applicable law specifically requires Ozark Federal Credit Union to provide such documentation. You have a right to receive past or current statements in paper form. You may withdraw your consent to receive E-Statements and records electronically at any time. To withdraw your consent to receive E-Statements and electronic records, or to request a paper copy of your statements, contact Ozark Federal Credit Union in person at any branch office; or call 1-573-686-7221 or write us at: Ozark Federal Credit Union,

2438 Katy Lane, Poplar Bluff, MO 63901. Any notice will not become effective until received by Ozark Federal Credit Union and Ozark Federal Credit Union has had sufficient time to act on it (up to two (2) business days). A fee to cancel this service or to request paper copies of statements or electronic records may be imposed as set forth in our Rate and Fee Schedule. You have a right to withdraw your consent without a fee or penalty condition that is not described in this disclosure.

ERROR RESOLUTION

THE PROVISIONS OF THIS SECTION APPLY ONLY TO ACCOUNTS THAT ARE ESTABLISHED PRIMARILY FOR PERSONAL, FAMILY, OR HOUSEHOLD PURPOSES AND FOR ELECTRONIC TRANSACTIONS ONLY. If you think that your statement is wrong or you need more information about a transaction listed on your statement or appearing on the account activity screen of your computer, you must call us or write us at the telephone number or address set forth above. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared or you received notification of the problem or error on your computer. "Sent" shall mean our posting of the Electronic Statement on our System. When you call or write us, you must:

1. Tell us your name and the account number.
2. Describe the error or the transaction you are unsure about (merchant name, account information, transaction date, transaction description, confirmation number for the transaction), and explain as clearly as you can why you believe it is in error or why you need more information.
3. Tell us the dollar amount of the suspected error, if applicable. If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days. We will determine whether an error occurred within ten (10) business days (twenty (20) business days for transactions that have occurred within 30 days after the first deposit to the account) after we hear from you and will correct any error promptly. If we require more time, however, we may take up to forty-five (45) days to investigate your complaint or question. If this additional time is necessary, and your written notification has been received by us, we will credit your account within ten (10) business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we will not credit your account and we will still have up to forty-five (45) days for our investigation. For errors involving new accounts, we may take up to ninety (90) days to investigate your complaint or question, and we may take up to twenty (20) business days to credit your account for the amount you think is in error. We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

FOR NON-ELECTRONIC TRANSACTIONS ANY TIME PERIOD STATED IN YOUR ACCOUNT AGREEMENT OR UNDER APPLICABLE LAW THAT IS MEASURED FROM WHEN A STATEMENT IS MAILED, SENT, DELIVERED, OR WHEN AN ITEM, CHECK, DRAFT, OR COPY IS DELIVERED TO OR MADE AVAILABLE TO YOU SHALL BE THE DATE THREE DAYS AFTER THE ELECTRONIC STATEMENT IS POSTED TO OUR SYSTEM, WHETHER YOU ACCESS THE ELECTRONIC STATEMENT ON THAT DATE OR AT A LATER DATE, OR NEVER. ONCE YOU HAVE ELECTED TO RECEIVE ELECTRONIC STATEMENTS, UNTIL

YOU NOTIFY US IN WRITING THAT YOU NO LONGER WISH TO GET ELECTRONIC STATEMENTS, THE DATE OF OUR POSTING THE STATEMENT TO OUR SYSTEM WILL BE THE DATE IT IS CONSIDERED SENT, OR DELIVERED AND THE DATE YOU ARE NOTIFIED OF ANY ACTIVITY OR ITEM THAT APPEARS ON THAT STATEMENT.

Non-Consumer Users of Online Service. To the fullest extent permitted by law, if your use of the Online Service is not primarily for personal, family, or household purposes, and/or if your applicable Account is not established primarily for personal, family, or household purposes, you agree that in no event will we be liable to you under this Agreement, or in performing or failing to perform the transactions contemplated by this Agreement, for special, indirect or consequential damages, including (without limitation) lost profits or attorneys' fees, even if we are advised in advance of the possibility of such damages, or for any other damages whatsoever, notwithstanding any other provisions of this Agreement to the contrary. You acknowledge and agree that this Agreement and any other related agreements with us set forth security procedures for electronic banking transactions that are commercially reasonable. You agree to be bound by any and all transactions, whether authorized or unauthorized, and we shall have no liability to you for any unauthorized transaction or inquiry, except as otherwise expressly provided in a written agreement between you and us, or as required by applicable law. Electronic Signature: You consent and agree that your use of a key pad, mouse or other device to select an item, button, icon or similar act/action while using any electronic service Ozark Federal Credit Union offers; or in accessing or making any transactions regarding any agreement, acknowledgment, consent, terms, disclosures or conditions constitutes your signature, acceptance and agreement as if actually signed by you in writing. Further, you agree that no certification authority or other third party verification is necessary to the validity of your electronic signature; and that the lack of such certification or third party verification will not in any way affect the enforceability of your signature or any resulting contract between you and Ozark Federal Credit Union. Privacy: The credit union does not encrypt notices sent to you and can not guarantee privacy of information sent through e-mail or text messages. As this is a voluntary convenience service, the credit union can not be held liable in any manner for any breach of privacy which may result in using this service. You are solely responsible for protecting your email and phone passwords and agree to hold the credit union harmless for any information sent to you in this manner. Agreement: You consent that Ozark Federal Credit Union may communicate with you electronically as necessary. You further consent that Ozark Federal Credit Union may provide to you electronically all periodic statements and electronic records. Ozark Federal Credit Union reserves the right to send any or all electronic records or statements to you in paper form to your current mailing address on file at Ozark Federal Credit Union. Your selection to receive your statements electronically will become effective immediately and means that you will no longer receive paper statements in the U.S. Mail. By clicking the 'I Agree' button below, you acknowledge that you have read and agree to the terms in this "AGREEMENT TO RECEIVE ELECTRONIC DELIVERY OF ACCOUNT STATEMENTS AND OTHER ACCOUNT DISCLOSURES". This Agreement, including the validity of any signatures or consents, any claims, or any disputes arising hereunder shall be construed in accordance with and governed by the Laws of the United States and of the State of Missouri.