

Palmetto Health Credit Union
E-MAIL STATEMENT DISCLOSURE
AND
ELECTRONIC CONSENT AGREEMENT

As permitted by law, you hereby authorize Palmetto Health Credit Union to electronically provide your Statement of Account. The electronic transmission of such statement may be conducted in a variety of means such as (a) your active retrieval via the Internet by any Internet access means from a specific Internet location (identified by the Credit Union in an e-mail message sent to you by the Credit Union); and/or (b) any other means of electronically providing such documentation.

After electing to have your statement sent to you electronically, you may still obtain a paper copy of your Statement by contacting the Credit Union through the following methods (a fee, as disclosed in the current Fee Schedule, may apply):

In writing:

Palmetto Health Credit Union
1333 Taylor Street Suite 5-C
Columbia, SC 29201

In person: at any branch location:

By phone: 803-978-2101
By email: info@palmettohealthcu.org

Discontinuation of E-mail Statement: (Return to paper statement by mail)

You may withdraw your request to have your Statement of Account sent to you electronically by contacting the Credit Union either in writing or by e-mail at the above captioned addresses. You may also cancel this service yourself from within home banking by selecting the "e-Statements" link under the "History" menu. Palmetto Health Credit Union does not assess any fees or charges to institute or cancel this service.

When Your Personal Information Changes:

You agree to immediately provide the Credit Union updated contact information in the event that your e-mail address (or any other means you have provided the Credit Union to contact you) becomes unusable or inaccurate for any reason. You may update this information by clicking the "e-Statements" option under the "History" menu and entering your new e-mail address. You may also inform us in person at any satellite location.

Requirements to Receive an E-mail Statement:

A description of the current means used to provide electronic documentation along with current hardware and software requirements to receive such documentation is provided to you herein. You will be provided updated information in advance should the Credit Union change these methods and/or hardware/software requirements.

Minimum System Requirements:

- A personal computer with a connection to the Internet, and Acrobat Reader 4.05 or greater version.
- Web Browser recommendations: Internet Explorer 6.0 Serv Pack 2 and higher, Mozilla Firefox 5.0 and higher, or Netscape 6.x and higher
- For security reasons, e-statements can only be accessed using a web browser that supports 128-bit encryption.
- If you use Microsoft Internet Explorer for your browser, you may need the following setting enabled to view your statement:
 - In the browser, go into your "Tools" from the menu bar;
 - Choose "Internet Options",
 - Choose "Advanced",
 - Scroll down to "Security",
 - Place a check mark in the box for "Do not save encrypted files to disk",
 - Choose "Apply"

Additional Electronic Submissions

By accepting e-statements, you also agree to receive periodic electronic messages from the credit union pertaining to Palmetto Health Credit Union announcements, disclosures, updates, etc. You will be provided with an opt-out option should you wish to discontinue receiving the periodic messages. You also agree that you may be notified electronically if you send Palmetto Health Credit Union an e-mail, fill out an application online or fill out our feedback questionnaire online.

Security Notice for Internet Transactions:

Many electronic communications sent and received over the Internet can and are intercepted by unauthorized recipients, beyond the control of the Credit Union. By authorizing the delivery of your Statement of Account electronically, you understand and agree that, to the extent permitted by law, the Credit Union cannot and will not be liable for any damages incident to the unauthorized receipt of electronic communications sent by or received from you where such unauthorized receipt is beyond the control of the Credit Union.