



eDocument Disclosure and Agreement

This eDocument Disclosure and Agreement governs the electronic delivery of documents, disclosures, statements and notices (eDocuments) provided through the Online Banking portal. If you agree to receive documents electronically, you will no longer receive paper statements for all memberships tied to your social security number. Your consent will stay in effect until you withdraw it. Please read this Agreement and Disclosure carefully. In this Agreement and Disclosure, the words “you”, “your” and “yours” includes any and all account owners and borrowers. The words “we”, “us”, “our”, “Rivermark” and “Credit Union” mean Rivermark Community Credit Union.

By agreeing or subscribing to eDocuments, you authorize and direct Rivermark to send you an email notifying you when any of the statements, disclosures, or notices of any type detailed are available for viewing in online banking. You also authorize Rivermark to stop sending paper copies of statements, disclosures, and notices. Rivermark may rely on this authorization until we receive notification from you that you are withdrawing your consent. Before eDocuments can be enabled, you will need to confirm that you can receive and read an Adobe document.

Description of how eDocuments Work

You will be sent an email notifying you when an eDocument is available for viewing. You will need to log into Online Banking and access the “Statement” tab under “Accounts” to view your documents. Your eDocuments will be divided between eStatements and eNotices. Copies of all Disclosures will be available under “Accepted Disclosures”. You will be able to access your eDocuments for up to 24 months through the online banking platform. Records are retained by the credit union as required by law.

You will also receive some loan or account documents by email to an email address you provide to us. Any document containing your personal identifying information will be sent via a secure email channel.

Withdrawing from eDocuments

At any time after signing up for eDocuments you may contact the Credit Union at 503-626-6600 or 800-452-8502 to withdraw your consent for some or all of the memberships tied to your social security number. You may also withdraw your consent for all memberships tied to your social security number by using the “Statement Settings” feature in Online Banking and selecting “Unsubscribe”. You will need to contact the credit union if you would like to unsubscribe for only some memberships.

Documents You Agree to Receive Electronically

By consenting you agree to receive **all documents, disclosures, Statements and notices** electronically including, but not limited to the following:

- **Statements.** This includes all monthly, quarterly or annual statements for any deposit or loan account you may have with the credit union now or in the future.
- **Account and Loan Disclosures and Agreements.** This includes, but is not limited to, the following disclosures and agreements for any deposit or loan account you have with the credit union now and in the future:
 - Truth in Savings Disclosures for Deposit Accounts and Certificate Accounts
 - Application Disclosures for HELOC Accounts
 - Early Disclosures for Visa Accounts
 - Courtesy Pay disclosures
 - Homeownership Counseling Lists
- **IRS Information Reports including, but not limited to:**
 - 1098 Forms
 - 1099 INT
 - 1099-RET
 - 1099-MISC
 - W9
 - Backup withholding certifications
- **Notices.** All of the following types of notices will be sent to you electronically:

- Change in Terms Notices pertaining to any and all agreements you may have with the credit union including, but not limited to Membership and Account Agreement, Funds Availability Policy Disclosure, Electronic Funds Transfer Disclosure and Agreement; Privacy Policy, eDocument Disclosure and Agreement; Truth in Savings and any and all loan agreements.
- Change in Terms Notices pertaining to credit union fees and services;
- Overdraft Notices and Courtesy Pay Notices, including Notices of Account Closure.
- Certificate Renewal Notices.
- Loan Payment Reminders and Late Notices
- Line of Credit Payment Notices and Late Notices
- Privacy Notice
- **Newsletters.** This includes the credit union's quarterly newsletters and other newsletters published from time to time by the credit union.

Requesting Paper Copies. You may request these documents at any branch or by contacting the credit union by phone at 503-626-6600 or 800-452-8502.

- **Statement Copy Fee:** You will be able to download or print copies of your statements from the Online Banking portal. You may also request copies from the Credit Union. You will be charged the current Account Record fee listed on our Fee Schedule for each Statement copy requested.
- **Notices and Disclosures:** There will be no charge to receive a paper copy of a Disclosure. However, nothing in this agreement requires the Credit Union to maintain copies of documents (whether delivered electronically or in paper) beyond any applicable document retention period established by law or regulation.

Hardware and Software Requirements.

- A personal computer
- Access to a recent version of a web browser. To ensure optimal access to eDocuments, you are required to maintain an updated version of your browser.
- Adobe Reader. To ensure uninterrupted access to eDocuments, you should periodically update the version of Adobe reader on your computer. You can download Adobe reader free at <http://get.adobe.com/reader/>
- To retain a copy of your documents, you can save them to your personal computer or, if you have a printer, you can print a copy for your records.

If our hardware or software application requirements change, and that change would create a material risk that you would not be able to access or retain eDocuments, we will give you notice of the revised requirements. Continuing to use eDocuments after receiving notice of the change is reaffirmation of your consent.

You must maintain a current email address.

You are required to keep your email address updated in Online Banking to use this service. If we are unable to notify you that an eDocument is ready for viewing, we may remove you from eDocuments and you will begin receiving paper statements, notices and disclosures again. To change your email address, login to Online Banking and update your email address. If you use a spam filter, you may need to take steps to ensure that email notifications from the credit union are not rejected.

By checking the "I Agree" box and following the registration directions, you agree to receive all documents, disclosures, statements and notices electronically.