

# Accepted Disclosures

## IMPORTANT NOTICE

**Effective April 7, 2006**, the fees that are charged for transactions made outside of the United States, where the cardholder's country code differs from the merchant's country code, are changing. On the effective date, agreements governing ATM, debit and credit cards bearing the MasterCard®, Maestro® or Cirrus® logo and agreements governing transactions that are processed through the MasterCard® Global Clearing Management System or the MasterCard® Debit Switch are amended to include the following provisions.

***Purchases, cash advances and cash withdrawals made in foreign currencies will be debited from your account in U.S. dollars. The exchange rate used to convert foreign currency transactions to U.S. dollars is either a government-mandated exchange rate or a wholesale exchange rate and is selected by MasterCard. The rate MasterCard uses for a particular transaction is the rate MasterCard selects for the applicable currency on the day the transaction is processed. This rate may differ from the rate applicable on the date the transaction occurred or was posted to your account.***

***A fee of up to 1% will be charged on all transactions completed outside of the United States where the cardholder's country code differs from the merchant's country code. In addition, a fee of up to 1% will be charged on all transactions completed in a foreign currency. All fees are calculated based on the transaction amount after it is converted to U.S. dollars. These fees are charged except where excluded.***

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## E-Sign Consent Form

Members consent to receive electronic documents.

1. You have the right at any time to receive any document from us in paper form versus electronic form.
2. This consent applies to the receipt of monthly and quarterly statements all disclosures and all account or loan notices.
3. The hardware and software requirements for access to and retention of the electronic records is the ability to connect to the Internet, Adobe reader and the latest browser version.
4. If you desire a paper copy of an electronic document, please call 1-800-292-2905. There will be no charge for this request.
5. You retain the right to withdraw your consent to electronic documents with a notice given 30 days in advance. There will be no charge for this request.
6. In order to withdraw your consent, you may send the request in writing to 9203 Smyrna Parkway, Louisville, KY 40229 or call 800-292-2905.
7. If your electronic address changes, you must change the address through the Users option on the Internet Banking site.
8. You must send your consent to receive documents to us electronically. This will demonstrate to us that you are able to access the information in the electronic form that will be used to provide the information.
9. You must provide us with a mailing address if you cannot print or download the information provided to you electronically.
10. You must elect to receive electronic documents by the 25th of the month in order to receive that months' account statement.

## Change in Hardware or Software

If, after you have consented to receive information electronically and we have a change in hardware or software that may affect your receipt, we will provide you with a statement of the revised hardware or software requirements. You will also be provided with the right to withdraw consent without the imposition of any fees for withdrawal or the imposition of any condition or consequence that was not originally disclosed; and

You must again consent, or confirm consent, electronically in a manner that reasonably demonstrates that you can access information in the electronic form that will be used.

By clicking on the Accept button, I elect to view my Account Documents on-line and request L&N Federal Credit Union to no longer mail me paper documents.

I understand that L&N Federal Credit Union will hold delivery of my Account Documents but will send me paper documents, at any time, upon request. Additionally, I agree to pick up my Annual Billing Rights Statement and Billing Error Resolution information electronically each year at [www.lncu.com](http://www.lncu.com).

Note: Should you opt to receive e-documents, please be advised that you may be mailed one paper statement annually.

\*\*Note: You must elect to receive electronic documents by the 25th of the month in order to receive that month's account statement.