

## **Internet Banking Disclosure**

### **Electronic Statements**

All L&N Federal Credit Union Home Banking Users will receive electronic statements instead of paper statements.

You have the right at any time to receive any statement from us in paper form versus electronic form. This consent applies to the receipt of monthly and quarterly statements.

The hardware and software requirements for access to and retention of the electronic records are the ability to connect to the Internet, Adobe reader and the latest browser version. If you desire a paper copy of an electronic statement, please call 368-5858 or 1-800-292-2905. There will be no charge for this request.

You retain the right to withdraw your consent to electronic statements, with a notice given 30 days in advance. There will be no charge for this request.

In order to withdraw your consent, you must send the request in writing to 9203 Smyrna Parkway, Louisville, Ky 40229.

If your electronic address changes, you must change the address through the Users option on the Money Web site.

### **Bill Payment**

Bill Pay users who are inactive for 90 days will be purged from the Bill Payment system. If the user wishes to resume service, they can sign up with no additional charge at a later time.

### **ELECTRONIC BILL PAYMENT AUTHORIZATION**

I AUTHORIZE my financial institution to post payment transactions generated by phone and/or PC from the Bill Paying Service to the account indicated on the attached voided check. I understand that I am in full control of my account and that my 100% satisfaction is unconditionally guaranteed. If at any time I decided to discontinue service, I will provide written notification to my financial institution. My use of the Bill Paying Service signifies that I have read and accepted all the terms and conditions of the Bill Paying Service.

I UNDERSTAND payments may take up to 10 days to reach the vendor and will be sent either electronically or by check. My financial institution is not liable for any service fees or late charges levied against me. I also understand that I am responsible for any loss or penalty that I may incur due to lack of sufficient funds (NSF fee \$30.00) or other conditions that may prevent the withdrawal of funds from my account.

This email and any files transmitted with it are confidential and are intended solely for the use of the individual or entity to which they are addressed. This communication represents the originator's personal views and opinions, which do not necessarily reflect those of L&N Federal Credit Union. If you are not the original recipient or the person responsible for delivering the email to the intended recipient, be advised that you have received this email in error, and that any use, dissemination, forwarding, printing, or copying of this email is strictly prohibited. If you receive this email in error, please delete it and immediately notify [postmaster@LNFCU.com](mailto:postmaster@LNFCU.com).

### **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.

I understand that L&N Federal Credit Union will hold delivery of my Account Statements but will send me a paper account statement, 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: Please be advised that you may be mailed one paper statement annually.

For questions or additional information, you can contact us at (502) 368-5858 or (800) 292-2905.