

First Lincoln Federal Credit Union – E-Statement/E-Notice Disclosure

Signing up for E-Statements and E-Notices will eliminate your paper statements/notices and provide online 24/7 access to all your statements/notices beginning the month following your signup.

By completing the consent form and agreement you are authorizing First Lincoln Federal Credit Union to deliver statements/notices of your First Lincoln Federal Credit Union account(s) by electronic means. You understand and agree that by requesting electronic delivery, you will NOT receive statements/notices in paper form delivered by regular United States Postal Service mail. You agree that electronic delivery will satisfy First Lincoln Federal Credit Union requirement to provide you a periodic statement or notices of your account(s).

Effective January 1, 2015, members enrolled in e-statements will begin receiving the following notifications as e-notices via email: non-sufficient funds notices, share certificate notices, and delinquent loan notices. If you wish to keep your e-statements, but would prefer to still receive these notices via postal mail, please contact us at (402) 466-4040.

Disclosures

1. You have a right to receive this disclosure in paper form. Even though you have requested electronic delivery of your statements, you may obtain a paper copy of your account statement by contacting First Lincoln Federal Credit Union by telephone, e-mail or mail as shown below.

Telephone: (402) 466-4040

2. The consent you are providing is for electronic delivery of:

- A. Your monthly First Lincoln Federal Credit Union account statements, and
- B. Your quarterly First Lincoln Federal Credit Union account statements, and
- C. Your year-end First Lincoln Federal Credit Union account statement(s).
- D. Notifications including non-sufficient funds notices, share certificate notices, and delinquent loan notices

3. You have the right, at any time and without charge, upon 10-day notice, to withdraw this consent for electronic delivery of your account statements/notices and again receive them by mail. You may withdraw your consent by electronic mail from your e-mail address of record with First Lincoln Federal Credit Union or by written and signed request.

4. The software requirements you must meet in order to view your statements/notices electronically are Internet Explorer 4.0 or later or Netscape 4.77 or 6.0.

First Lincoln Federal Credit Union Request and Agreement for Electronic Delivery of Statements/Notices

This is a request to have the statements/notices of your account(s) with First Lincoln Federal Credit Union delivered to you electronically in accordance with the above consent.

Depending on the volume of requests received, we may not be able to set up your account for the first statement cycle following your request.

On or shortly following the first day of each month, you will receive an e-mail message that your statement is available, along with instructions on how to pick up your statement. E-mail notification of an e-notice will be delivered on an as needed basis.

It is your responsibility to notify First Lincoln Federal Credit Union anytime you should have a change in your e-mail address, or if you wish to remove any account from electronic delivery.

If you have more than one account and wish to receive all of them online, please submit a single request for all your accounts.

If you are a joint owner of accounts of other family members, you may elect to also have those statements/notices delivered electronically with notification to your e-mail address. Submit a separate request for each account.

January 2015