



## *E-Statement Disclosure Agreement*

### *ELECTRONIC STATEMENT AND ELECTRONIC DISCLOSURE AGREEMENT*

#### **1. Acknowledgement**

By your acceptance, you have agreed to this Electronic Statement Disclosure Agreement as your consent for Dearborn Federal Savings Bank to provide statements with all accompanying legal notices/disclosures where required by federal and state regulations and statutes relating to the account(s), communications, and information to you in an electronic format, rather than in paper form. Upon accepting this Agreement, you may no longer receive paper statements for the accounts covered by the Agreement.

You have read and understand the following information, and you agree to receive your account statements electronically and to receive email notifications to a current working email address provided by you that your E-Statement is available for your account(s) in Online Banking. All electronic statements shall be in full compliance with applicable laws and regulations. The provisions in this Agreement are part of (and in supplement to) Dearborn Federal Savings Bank's Terms and Conditions for Depository Accounts. Each Dearborn Federal Savings Bank account that you designate to be included within the E-Statement service and E-Statements program is also governed by the terms and conditions otherwise applicable to that kind of account as separately disclosed to you, either in the Terms and Conditions for Depository Accounts, applications and enrollment forms, the applicable personal or business schedule of fees, credit or deposit agreements, our Privacy Policy, or other written disclosures. Our Privacy Policy that has been previously provided to you will apply to this service and is made a part of this Agreement.

Dearborn Federal Savings Bank is committed to ensure the safety of your financial information. We would like to remind you that e-mails are not secure. Confidential information, such as social security numbers, account numbers, access IDs, or passwords, should not be used when communicating via e-mail.

#### **2. What is an E-Statement?**

An E-Statement is an option to receive your statements by electronic format through Online Banking with Dearborn Federal Savings Bank for eligible accounts. E-Statements will be viewable electronically in a PDF (Portable Document Format). You will be able to view your statements online, save them to your computer, or print them at your convenience. Any legal notices that normally accompany your mailed statement will be delivered electronically. These include, but are not limited to:

- All legal and regulatory disclosures and communications associated with the eligible accounts;
- Notices or disclosures about a change in terms, or a change in fees, regarding your accounts;
- Online and Mobile Banking Agreement and Disclosure;
- Privacy Policy and privacy notices;
- Monthly (or other periodic) billing or account statements;
- Funds Availability Policy; and
- Electronic Funds Transfer Act Disclosure and Agreement.

After enrolling in the E-Statement Service, you may no longer receive a mailed paper statement. All statements or notices provided to you in electronic format from Dearborn Federal Savings Bank will be considered "in writing."

#### **3. What accounts are eligible for E-Statements?**

You must be enrolled in Dearborn Federal Savings Bank's Online Banking service to sign up for E-Statement Service. Checking, Savings, Line of Credit and Home Equity accounts all qualify for the E-Statement Service.





Each account must be enrolled in Online Banking, and E-Statements will be available at the same frequency as your statement was previously mailed. Dearborn Federal Savings Bank reserves the right to change or modify decisions regarding account eligibility in its sole discretion.

**4. Termination of Electronic Statements, Notices and Disclosures**

You have the right to change your mind and to withdraw your enrollment in Dearborn Federal Savings Bank’s E-Statement service at any time. You can withdraw your consent through Online Banking or by contacting us by one of the following:

Telephone	1-800-809-DFSB (3372)
In Person	At any Dearborn Federal Savings Bank branch office
Mail	Dearborn Federal Savings Bank, Attn: Electronic Banking Services Department, 22315 Michigan Avenue, Dearborn, MI 48124

The withdrawal of your consent should be received at least ten (10) business days before the end of your normal statement cycle and will go into effect a reasonable period of time after receipt by Dearborn Federal Savings Bank.

**5. Minimum System Requirements**

To receive and review disclosures electronically, and to view, download, and print your electronic statements, you will need a currently supported internet browser tool such as: Microsoft Internet Explorer, Mozilla Firefox, Apple Safari, Google Chrome and a currently supported version of Adobe Acrobat Reader. Cookies and JavaScript must be enabled in the browser options.

**6. How will the electronic records be provided to me?**

We will notify you by email that your current statement is available. You will sign into Online Banking using your user ID and password to retrieve your statement.

**7. Are there any additional requirements for receiving E-Statements?**

You must provide us with your current email address and keep it current at all times. If we do not have your current email address, you may not receive electronic notification in a timely manner. You are responsible for notifying us of any email address changes. Notification of any email changes should be received ten (10) days before the end of your normal statement cycle. You may notify us by calling 1-800-809-DFSB (3372), or you can sign into Online Banking.

**8. Duty To Review Periodic Statements And Error Resolution**

Eighteen (18) months of E-Statements will be kept on the Online Banking website. However, it is your responsibility to print or save the E-Statement file on your computer for future reference. There is no fee to print or save the statement from the site. If you need a copy of a statement that is not available on the E-Statements website, you may contact us at 1-800-809-DFSB (3372) and request a copy. We may charge you a fee for this service as disclosed in DFSB’s Schedule of Fees.

**9. Change In Terms**

It may be necessary from time to time, to change the terms or conditions regarding your E-Statement access. Dearborn Federal Savings Bank reserves the right, in its sole discretion, to discontinue the provision of your E-Statements or to terminate or change the terms and conditions upon which we provide E-Statements to you. In the event such a change is necessary, we will display a message via email notification or through our Online Banking website and make any change only after the notice required by applicable law.

**10. Joint Accounts**





If your Dearborn Federal Savings Bank account is owned jointly with another person, either one of you may consent to receive electronic disclosures and E-Statements, and that person's election to access E-Statements shall apply to both of you.

If you are the owner of an account with other owners, you agree and understand that your electronic notice may be consolidated with the notice for other account owners into a single e-mail or other electronic message sent to the e-mail address of record for delivery of E-Statements. You agree and consent that access to one copy of an electronic record (such as an account statement) through the e-mail address of record constitutes sufficient and effective delivery to you personally of such document, as required by applicable law, rule, or regulation.

## **11. Access**

You agree that Dearborn Federal Savings Bank shall not be liable if you are unable to gain access to the website or E-Statements from time to time. You understand that some or all of the E-Statement services and/or other Dearborn Federal Savings Bank system services may not be available at certain times due to maintenance and/or computer, communication, electrical, or network failure or any other causes beyond Dearborn Federal Savings Bank's control.

## **12. Security**

In order to help protect your personal information, we recommend that you install firewalls, anti-virus, and spyware protection software (and update as required) on your computer. We also recommend that you update your operating system and browser application on a periodic basis to better protect your computer and online banking sessions.

## **13. Disclaimer of Warranty and Limitation of Liability**

We make no warranty of any kind, express or implied, including any implied warranty of merchantability or fitness for a particular purpose, in connection with the E-Statement provided to you under the Agreement. We do not and cannot guarantee that the E-Statement service will operate without error, or that the E-Statement service will be available at all times. Except as specifically provided in this Agreement, or otherwise required by law, you agree that our officers, directors, employees, agents, or contractors are not liable for any indirect, incidental, special or consequential damages under or by reason of any services or products provided under the Agreement or by reason of your use of the E-Statement service, including loss of profits, revenue, data or use by you or any third party, whether in an action in contract or tort or based on a warranty or any other legal theory.

Dearborn Federal Savings Bank makes no warranty that:

- The service will be uninterrupted, timely, secure, or error-free;
- The service will meet your requirements;
- The quality of any products, services, information, or other material purchased or obtained by you through the service will meet your expectations; or
- Any errors in the software will be corrected.

Dearborn Federal Savings Bank shall not be liable for any direct, indirect, incidental, special, consequential, or exemplary damages, including but not limited to, damages for loss of profits, goodwill, use, data or other intangible losses resulting from:

- The use or the inability to use the service;
- The cost of procurement of substitute goods and services resulting from any goods, data information or services purchased from the service;
- Unauthorized access to your transmission;
- Unauthorized alteration of your data;





- Statements or conduct of the third party service provider; or
- Any other matter relating to the service.

Dearborn Federal Savings Bank cannot control information on other websites. We are not responsible for the content or privacy of websites linked from Dearborn Federal Savings Bank's website.

**I have read and agree with the E-Statement and E-Disclosure Agreement. I confirm that I have reviewed this Agreement, understand the terms and conditions set forth, meet all requirements and that I do want to enroll in E-Statements and E-Disclosures for my eligible accounts and agree to be bound hereby.**

