



Online Statement Disclosure Agreement

Electronic Disclosure Agreement – Accessing your Ocean State Credit Union Online Statements confirms your agreement to be bound by all disclosures and agreements, and acknowledges your receipt and understanding of this agreement. By entering into this agreement, you understand that OSCU will no longer be providing you with a monthly paper statement. You will receive an e-mail notification that your statement(s) are available, generally 5 to 7 days after your statement cycle.

Online Statement Access – You agree to receive your periodic OSCU financial account statement electronically in place of a paper statement sent via US mail to your address of record. You further agree to provide an accurate email address to Ocean State Credit Union for the delivery of this electronic statement notification and you agree not to hold Ocean State Credit Union liable for sending your notification to such address. If the email address provided is not deliverable, Ocean State Credit Union will provide your periodic statement via US mail to your address of record.

You can request a printed copy of your statement from Ocean State Credit Union at any time. Applicable fees, as outlined in the Fee Schedule, may be charged for this request.

Ocean State Credit Union must receive notification of any change in email address at least three business days prior to the last business day of your statement cycle to give us time to affect the change. Failure to do so may result in a delay or lack of delivery of your statement notification for the given period. To change your email address, call Ocean State Credit Union.

Your statement will be available from the Online Statement web pages for at least 6 months from the date of the statement.

Change in Terms – It may be necessary from time to time, to change the terms or conditions regarding your statement access. In the event such a change is necessary, we will display a message via our website or by written notification.

Email Address – If you change your email address, it is your responsibility to notify us of your new address as soon as possible to avoid delays in receiving your Online Statement.

Other Account Related Information – We often include with your paper account statement other periodic notices that relate to account notices or regulatory information, otherwise known as statement inserts, notices or newsletters. When you agree to accept electronic statements, you also agree to receive other notices via our website.

Cancellation of Online Statements – You have the right to terminate your Online Statements access and receive paper statements at any time upon request. If you wish to cancel Online Statements and resume receipt of paper statements, you must notify us by calling (401) 397-1900 or (877) 397-1900. If you cancel receipt of Online Statements and wish to resume receiving Online Statements in the future, it will be necessary for you to accept this disclosure again.

OSCU has the right to terminate its obligation to provide Online Statements service to you upon ten days of prior written notices (email acceptable).

Acceptance Disclosure – By clicking on the "Accept" button, you acknowledge that you understand the terms of this disclosure. This disclosure will be available for your review at any time under the "Disclosures" link that appears at:

OceanStateCU.org

Business Days - Ocean State Credit Union Online Statements will be available 24 hours a day, seven days a week, except when

down for maintenance or as otherwise indicated in the section titled "Liability; Indemnification".

In Case of Error or Questions About Your Online Statement – Contact us immediately if you think your statement is wrong, or if you need more information. You may notify us at:

(401) 397-1900 or (877) 397-1900
or write to us at:
Ocean State Credit Union
2006 Nooseneck Hill Road
Coventry, Rhode Island 02816

We must hear from you no later than sixty (60) days after we have sent the first statement on which the problem or error appeared. Tell us your name and account number, the dollar amount of the suspected error, and the date it occurred. Describe the error or the transaction you are unsure about, and explain as clearly as you can, why you believe it is an error or why you need more information.

If we determine there was no error, we will send you a written explanation within three (3) business days after we complete our investigation. You may ask for copies of the documents that were used in our investigation and upon which we relied to conclude that the error did not occur. (We will make these available to you to the extent possible without violating any other member's right to privacy.)

Liability; Indemnification – Notwithstanding any provisions to the contrary contained in this agreement, Ocean State Credit Union shall be responsible only for material losses which are the direct result of our own negligence or intentional misconduct in performing these services. We shall have no liability for failure to perform any Online Statement services or for any disruption or delay in performing said services in the event such failure, disruption or delay is due to circumstances beyond our reasonable control, (including, but not limited to, disruption of electronic power, computer equipment, telecommunications systems, your ISP, or weather conditions). We shall have no liability for any consequential, special, punitive damages or indirect loss under any circumstances, except to the extent that we are liable under this agreement. You agree to indemnify and hold us and Our Directors, Officers, Employees, Agents harmless from all claims, demands, judgments, and expenses (including reasonable attorneys' fees) arising out of, or in any way connected with the performance of these Online Statement services. You agree that this indemnification shall survive the termination of this agreement.

Fees and Charges - The Internet Banking service is free at this time to all members upon approval. Ocean State Credit Union reserves the right to charge a fee for this service at any time upon notification. Ocean State Credit Union will automatically deduct the fees related to this service from your account.

NSF Fee	\$ 30.00
Stop Payment	\$ 25.00
Copy of a Check	\$ 1.00
Copy of a Statement	\$ 1.00 per page

Please refer to the Ocean State Credit Union Consumer Product Fee Schedule for other applicable fees.

Amendments

This Agreement may be amended by Ocean State Credit Union at any time at its discretion. You will receive any notice of amendments required by law via our website.