

eStatement Disclosure and Consent

Please read the following information carefully. Federal regulations require that we provide you with periodic statements and other documents or communications in writing in a form that you may keep. The Electronic Signatures in Global and National Commerce Act (E-Sign Act) allows CEFCU to provide you with periodic statements and other documents or communications in electronic form rather than in written form and allows you to use your electronic signature in lieu of signing a paper document if you consent after we have provided you with the following information. As primary account owner of CEFCU share or deposit and loan and/or line of credit accounts ("Account(s)") you may choose to receive an electronic version (PDF) of your periodic statements via CEFCU On-Line & Mobile Banking instead of receiving paper periodic statements by mail. By proceeding forward and signing this document by clicking "I Agree" below you are agreeing that you have reviewed the following disclosure and consent to receive your periodic statements and any document or communication electronically, and to utilize your electronic signature in lieu of signing paper documents. You understand that your electronic signature is legally binding, just as if you had signed a paper document. As used in this disclosure, "periodic statements" means periodic statements containing transaction activity and other disclosures for your Account(s) and "document(s) or communication(s)" means the eService Agreement containing disclosures and terms and conditions regarding your consent to receive your periodic statements via CEFCU On-Line & Mobile Banking and any notices permitted to be provided on or with the periodic statements, for example, error resolution notice, billing-error rights statement, notice of where to send payments, and change-in-terms notices which CEFCU may from time to time make available electronically.

Scope of Your Consent. Your consent to use electronic signatures and to receive periodic statements and documents or communications electronically applies only to your enrollment in CEFCU eStatements and to receive periodic statements and other documents or communications electronically. By consenting to receive your periodic statements and other documents or communications electronically you are deemed to have consented to receiving your periodic residential mortgage statements electronically and are consenting to receive any other periodic statements and documents or communications for all of your Accounts which CEFCU may from time to time make available electronically.

Method of Providing Periodic Statements and Document(s) or Communication(s) in Electronic Form. CEFCU will send you an email notification at the email address you provide when your periodic statement and/or document or communication is available electronically. After you receive the notification, you may log onto CEFCU On-Line & Mobile Banking and click "Transactions" then "View eStatements" from the menu bar to view, print and save your periodic statement or other document or communication. You acknowledge that by enrolling in eStatements you will no longer receive your periodic statements and/or documents or communications by mail. However, you acknowledge that your first periodic statement after enrolling in eStatements may be in paper form and mailed to you as a result of the time needed to process your eStatement request.

Your Right to Receive Paper Copies and How to Receive a Paper Copy. You may obtain a copy of any periodic statement and/or document or communication in paper form in addition to your access to the periodic statement and/or document or communication in electronic form at any time upon request.

You may receive a paper copy of any periodic statement and/or document or communication by contacting a CEFCU Member Service Representative at any of our locations, by calling CEFCU at

309.633.7000 or 800.633.7077 or by submitting a copy request in writing to CEFCU at P.O. Box 1715, Peoria, Illinois 61656-1715. The copy request must contain your account number, name, contact phone number, and a description of the periodic statement and/or document or communication requested and must be signed by you. You will be charged a fee for a duplicate periodic statement as set forth in the CEFCU Fee Schedule.

Your Right to Withdraw Your Consent and Any Conditions, Consequences, or Fees Associated with You Withdrawing Your Consent. You have the right to withdraw your consent to eStatements at any time and reinstate delivery of paper periodic statements by calling CEFCU at 800.633.7077. There are currently no conditions, consequences, or fees associated with you withdrawing your consent.

A Description of the Procedures You must Use to Withdraw Your Consent. You may withdraw your consent to receive periodic statements and documents or communications electronically at any time. If you wish to do so, please notify us in writing to CEFCU at P.O. Box 1715, Peoria, Illinois 61656-1715 or via email at email@cefcu.com and provide your name, mailing address, daytime telephone number, and account number.

Hardware and Software Requirements. In order to use electronic signatures and to receive, view, print or save any periodic statement and/or document or communication electronically, you must have:

- A computer, mobile device, or other electronic device with internet access and one of the following web browsers:
 - Mozilla Firefox 3.5 or higher
 - Microsoft Internet Explorer version 9.x or higher
 - Safari 3.0 or higher
 - Google Chrome 30 or higher
- A program that reads and displays PDF files such as Adobe Acrobat Reader; and
- An active email address.

You may print or save a PDF periodic statement and/or document or communication using your browser's print or save function.

Changes to Hardware and/or Software Requirements. You will be notified of any changes to the hardware and/or software requirements that may create a material risk that you will not be able to receive, view, print or save a periodic statement and/or document or communication.

Please print, download or take a screen shot of this page for your records before you click "I Agree" below. By clicking "I Agree", you acknowledge that you have read and agree to the foregoing information and that you have the hardware and software described above. If you click "I Agree", you will proceed to enroll in CEFCU eStatements. If you do not click "I Agree", you may not proceed to enroll in CEFCU eStatements.

[I Agree]