

Thank you for your interest in electronic account statements from La Capitol Federal Credit Union. This service is available to you at no cost and will allow you to view your current and past account statements for all of your eligible accounts on a secure website. Read the following ELECTRONIC STATEMENT CONSENT AND AUTHORIZATION and indicate your acceptance at the bottom.

## ELECTRONIC STATEMENT CONSENT AND AUTHORIZATION

In this Electronic Statement Consent and Authorization (the "Authorization"), the terms 'You', 'Your' and 'Yours' refer to all account holders. The word "Account" means any and all accounts held at La Capitol Federal Credit Union ("La Cap") including but not limited to accounts such as checking, savings, retirement, money market, certificate and loan accounts.

If you choose to receive electronic account statements on any La Cap account, you opt out of paper statements and you may receive all future statements, notices, disclosures, and other printed material electronically. To do so, you shall first read and agree to all the terms and conditions set forth in this Authorization. By clicking on the "ACCEPT" button below, you will acknowledge your understanding of, and agreement to, the following terms and conditions:

1. You consent (initially and on an ongoing basis) to receive your La Cap account statement in electronic format and authorize La Cap to electronically deliver your account statement.
2. Upon your acceptance of the terms and conditions set forth in this Authorization, La Cap will convert each of the eligible accounts by La Cap (the "Converted Account") to electronic statement delivery. Accordingly, you will no longer receive a La Cap account statement by US Mail for any such Converted Account.
3. Pursuant to this Authorization, La Cap will deliver any Converted Account statement online through your Internet Banking Account for you to access at your convenience. Each Converted Account statement will be available for your viewing, downloading or printing for a period of twelve (12) months from the date that any such statement is made available to you. La Cap will send you an electronic e-mail message to the e-mail address it has on file for you each time an electronic statement is made available online. You shall be responsible for viewing each of your Converted Account electronic statements in a timely manner to comply with any payment due dates, error resolution requirements and time periods, or with any other terms and conditions of your Converted Account affected by this Authorization. If you cannot access, print or view your electronic statement for any reason, you must contact La Cap immediately at 225-342-5055 or 800-522-2748 to make alternate arrangements to gain access to your Converted Account statement and/or statement information so that you can properly and timely comply with your account obligations.
4. You will not be charged a fee for the electronic delivery of your Convert Account statement pursuant to this Authorization. La Cap reserves the right to charge you a fee if you request La Cap to mail or otherwise provide you with a hard-copy of any account statement that already has been provided to you electronically. Please consult our account agreement and disclosure statement for a listing of our current fees, if any, associated with your request for copies of your statement.
5. To obtain access to your Converted Account and your electronic statement, you need an Internet Service Provider (ISP) and a secure web browser. Secure browser requirements are constantly updated. You will be required to keep your browser up-to-date to be able to view your statements electronically. If you are reading this consent through a personal computer and JavaScript-enabled Internet browser, you will be able to access your account statements without additional software.
6. You agree to maintain a valid, active e-mail address. You shall notify La Cap within ten (10) business days of any change in your e-mail or postal address by updating your contact information online with La Cap, contacting La Cap at 225-342-5055 or 800-522-2748 or by visiting any of La Cap's branch locations. La

Cap is not liable for any third party-incurred fees, other legal liability, or any other issues or liabilities arising from e-statements or notifications sent to an invalid or inactive e-mail address or postal address that you have provided.

7. By accepting below, you confirm that you meet the hardware and software requirements required for you to access your Internet Banking Account and to access, view and print your electronic account statements as contemplated under this Authorization.
8. La Cap hereby reserves at all times the right in its sole and absolute discretion to approve of and/or deem whether any account or account holder is eligible for the services set forth in this Authorization.
9. La Cap hereby reserves the right to terminate this Authorization and/or to cancel the ability of any account holder to access any electronic statement at any time without notice or as otherwise allowed by law. If La Cap takes any such action, La Cap shall make the necessary changes to any affected account so as to allow for the delivery of any related account statements by mail or as otherwise provided under the original terms of the applicable account agreement and disclosure statement.
10. Your ongoing consent to receive subsequent account statements electronically is voluntary and may be withdrawn at any time. You may withdraw consent at any time either by going to your estatements and updating your paperless status under Profile, clicking on Contact Us and then clicking on E-Mail, or in writing mailed to: La Cap Online Account Access, PO Box 3398, Baton Rouge, LA 70821-3398.
11. La Cap hereby reserves the right in its sole and absolute discretion to limit the approval or availability of and the access to the services set forth in this Authorization on any subject account being applied for hereunder to only the individual listed on the credit union's records as the primary account holder of such accounts.
12. If any account, which you have applied for and have been approved by La Cap to receive electronic statements on, is a joint account, please be advised that only you will receive and be able to access the electronic statement for such account. Therefore, you are solely responsible for promptly and timely sharing any account statement or any statement related information provided thereon with your joint account holder as the need may be and/or as requested of you by any respective joint account holder.

**PLEASE PRINT A COPY OF THIS AMENDMENT FOR YOUR RECORDS USING YOUR INTERNET BROWSER SOFTWARE BEFORE CLICKING BELOW.**