

E-STATEMENT & E-NOTICES DISCLOSURE

By signing up for e-statements and e-notices, you are authorizing Essential to deliver statements and notices of your Essential account(s) by electronic means. You understand and agree that by requesting electronic delivery, you will NOT receive statements or notices in paper form delivered by regular United States Postal Service mail. You agree that electronic delivery will satisfy Essential's requirement to provide you a periodic statement and notices of your account(s).

TO GET STARTED:

1. Login to Online Banking
2. Go to the Additional Services Tab
3. Scroll down and click on eStatements
4. Read and Accept the Terms and Conditions
5. Access your eStatements

ESSENTIAL REQUEST AND AGREEMENT FOR OPTING OUT OF PAPER STATEMENTS AND NOTICES

1. This is a request to have the statements and notices of your account(s) with Essential delivered to you electronically in accordance with the above consent. You will no longer receive statements or notices in paper form delivered by regular United States Postal Service mail.
2. On or shortly following the first day of each month, you will receive an e-mail message that your statement or notices is available, simply log into Online Banking to retrieve your eStatement(s) or view your eNotice.
3. It is your responsibility to notify Essential anytime you should have a change in your e-mail address, or if you wish to remove any account from electronic delivery.
4. Statement and Notice notifications can be sent to only one e-mail address. For example, the notification cannot go to both a work and home e-mail address.

E-STATEMENT & E-NOTICE DISCLOSURES

1. The consent you are providing is for electronic delivery of:
 - A. Your monthly and quarterly Essential account statements, and
 - B. Your year-end Essential account statement(s)
 - C. Any other notifications
2. 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 and again receive them by mail. You may withdraw your consent by electronic mail from your e-mail address of record with Essential or by written and signed request.
3. Even though you have requested electronic delivery of your statements, you may obtain a paper copy of your account statement by contacting Essential by telephone, e-mail or mail as shown below.

Telephone: (888) 369-2207 or (225) 353-8238

E-mail: eservices@essentialcu.org

Mail: PO Box 66278, Baton Rouge, LA 70896

4. The software requirements you must meet in order to view your statements and notices electronically are Internet Explorer or Netscape. Your statement and notices are a PDF file, so you will also need Acrobat Reader, which can be downloaded from the website if you do not already have it.