

# Save a tree... And enter to win a Kindle Fire™

Enroll in Crescent Credit Union's FREE eStatements  
and enter to win a Kindle Fire™ from Amazon!



## eStatements New User Registration

Account Number:

Member Name:

E-Mail Address:

Date of birth (m/d/yyyy):

Last 4 Digits of SSN:

Mother's Maiden Name:

Please read the User Agreement on the back of this form prior to submitting. Return the completed registration form to your nearest Crescent Credit Union branch. Once your registration has been processed, you will receive a welcome email with a temporary password and instructions on how to proceed.

I have read the **User Agreement** and accept the Terms and Conditions therein.

Signature:

Date: (m/d/yyyy):

Sweepstakes period begins at 12:00am on May 1, 2012 and ends at 11:59pm on July 31, 2012. One (1) randomly selected winner will be awarded one (1) Amazon Kindle Fire™ valued at \$199 plus applicable taxes. The winner will be selected randomly from among all eligible entries that are received during the Sweepstakes period. The odds of winning depend on the eligible number of entries received. The prize drawing will occur on or about August 2, 2012. Complete rules and details are available at Crescent Credit Union branches or online at [www.crescentcredit.org](http://www.crescentcredit.org).



# Crescent Credit Union eStatements User Agreement

## Definitions

As used in this Agreement, the words "we", "our", "us", "credit union", mean Crescent Credit Union. "You", "your" and "user" refer to the accountholder authorized by Crescent to receive electronic delivery of periodic account statements "eStatements" under this Agreement. "Account" or "Accounts" mean your accounts at Crescent Credit Union.

## Agreement

This Agreement is a contract that establishes the terms covering the electronic delivery of your periodic statements ("eStatements") for your accounts at the credit union. By entering into this Agreement, you accept all the terms and conditions contained herein. Please read it carefully.

If you sign up to receive eStatements, the terms and conditions of the deposit agreement and disclosures for each of your credit union accounts, as well as your other agreements with the credit union such as loans, continue to apply.

## Consent to Electronic Delivery of Account Statements (eStatements)

When you sign up for eStatements, you agree to receive your periodic account statements online through our eStatements service. Your electronic statements will contain the same content as the paper version you have been receiving, which includes: account balances, transaction activity, electronic funds transfer information, year-to-date interest, and error notification procedures. The choice (paper or eStatements) that is recorded on our system on the day the statement is generated will be the only method used to deliver that month's statement. You should allow up to 3 business days for any online change requests to become available.

## Security

You understand the importance of your role in preventing misuse of your accounts and you agree to promptly examine your eStatements for each of your accounts as soon as you receive it. You agree to protect the confidentiality of your account and account number, your personal identification number and/or password, and other security features of the eStatements website. You understand that personal identification by itself or together with information related to your account, may allow unauthorized access to your account. Any misuse or loss resulting from the misuse of this information is the responsibility of the user. You acknowledge that the Internet is inherently insecure and that all data transfers, including electronic mail, occur openly on the Internet and potentially can be monitored and read by others. We cannot and do not warrant that all data transfers utilizing eStatements, or email transmitted to and from us, will not be monitored or read by others.

## Periodic Statements

We will send an e-mail to the address you specify to advise you when your eStatement is available, and we will provide a website link for you to access it. It is your responsibility to provide the credit union with your current e-mail address in order for you to receive your monthly statement. If your e-mail is returned as undeliverable, we will mail a paper statement to you and discontinue your electronic statement privilege. After clicking on the link, you will be asked to provide your account number and your eStatements password in order to ensure a secure communication of your statement information; you may also be asked to answer several pre-established "challenge questions" to access your eStatement. Your statement will become available on the eStatements website incrementally each month after you enroll for the service. Statements will begin to build for a period of seven years after enrollment, however, if applicable, a minimum of 6 months will be available upon enrollment acceptance. If you wish to retain them longer, you should download them sometime during the available time period. You may also wish to print the statements. There are no special equipment requirements; your current printer is all you need. There are no fees or account restrictions for using eStatements. Additionally, you have unlimited access to your active statements via eStatements. Please note, if you request an additional paper copy from the credit union, applicable statement copy fees will be assessed per our current Schedule of Fees.

In order to access your eStatements, you will need "Adobe Acrobat Reader." This is free software. If you do not have it, you may download it for free.

## Exclusion of Warranties

This service and related documentation are provided "as is" without any warranty of any particular kind either expressed or implied, including, but not limited to the implied warranties of merchantability and fitness for particular purpose.

## Alterations and Amendments

The terms of this Agreement, applicable fees, and service charges may be altered or amended by the credit union from time to time. In such event, the credit union shall send notice to you at your address as it appears in our credit union records. Any continuation of the Service after the credit union sends you a notice of change will constitute your agreement to such change(s). Further, the credit union may, from time to time, revise or update the credit union program, services, and/or related material(s) rendering prior versions obsolete. Consequently, the credit union reserves the right to terminate this Agreement as to all such prior versions of the credit union programs, services, and/or related material(s) and to limit access to the credit union's more recent versions and updates.

## Your Right to Terminate

You may withdraw your consent to receive eStatements by completing the requested information on the eStatements site or by notifying us in writing. If you notify us in writing, it may take up to thirty (30) days from receipt of your written notice of cancellation for you to receive your next monthly printed mailed statement, with all subsequent printed and mailed statements arriving monthly thereafter.

## Our Right to Terminate

You agree that we can terminate your eStatements and revert to printed mailed statements for any reason at any time.

## Assignment

You may not assign this Agreement to any other party. The credit union may assign this Agreement to any present or future, directly or indirectly, affiliated company. The credit union may also assign or delegate certain of its rights and responsibilities under this Agreement to independent contractors or other third parties.

## No Waiver

The credit union shall not be deemed to have waived any of its rights or remedies hereunder unless such waiver is in writing and signed by the credit union. No delay or omission on the part of the credit union in exercising any right or remedy shall operate as a waiver of such right or remedy or any other rights or remedies. A waiver on any particular occasion shall not be construed as a bar or waiver of any rights or remedies on future occasions.

## Captions

The captions of sections hereof are for convenience only and shall not control or affect the meaning or construction of any of the provisions of this Agreement.

## Governing Law

The laws of the State of Massachusetts and applicable Federal laws and regulations shall govern this Agreement.

## Communications between the Credit Union and You

If you have questions regarding our eStatements service, please email us [info@crescentcredit.org](mailto:info@crescentcredit.org), call 508-559-5400 or 800-894-4445, or write to:

Member Services  
Crescent Credit Union  
P.O. Box 4290  
Brockton, MA 02303-4290