

## **Electronic Statement Disclosures**

Keys Federal Credit Union is pleased to announce the availability of our new eStatement service. Now, you can retrieve your monthly member statement electronically - at your convenience, from the comfort of your home or anywhere you have access to a computer with Internet access. This service is free to all Keys Federal Credit Union members.

**Faster** - eStatements are faster than standard paper statements, so you get your information quicker - as much as two to three days earlier than paper mail! Each month you'll be sent an email notifying you that your statement is ready for viewing.

**Secure** - access to eStatements is secure, protected by individual passwords and 128-bit encryption to prevent access or interception by others.

**Flexible** - presented to you in both HTML and PDF formats, allowing for viewing, printing and downloading.

**Efficient** - by enrolling in eStatements, you help the membership reduce postage costs and paper waste.

## **Important eStatement Disclosures**

Once you enroll in Keys Federal Credit Union's eStatement service, you will no longer receive your member statements, notices, fee schedules, or disclosures on paper through the United States Postal Service. We will document and archive all statements to ensure future availability whether produced electronically or in print. You will be promptly notified by email each time your statement(s) is available. For important tax reporting reasons, you should always print and retain your December 31 year-end member statement. In order to receive email notification that your statement is available, you must maintain a current email address. Your email address can be updated through the Profile link on the eStatement site.

Enrollment in eStatements means you will also receive the credit union's Notice of Annual Meeting and Board of Directors nominations, fee schedules and all other disclosures electronically. You will be notified via email when these documents are available for viewing. If you want to cancel your enrollment in eStatements or request a paper copy of your statement, notice, fee schedule, or disclosure, you can e-mail us by clicking on the Member Service link within the eStatement site. You may also cancel your enrollment or request a paper copy of these items by calling our Member Service Center at (305) 294 - 6622 or (800) 805 - 7535.

To use this service you will need a computer with internet access and an internet browser that supports 128-bit encryption (Microsoft Internet Explorer 5.5 or higher and AOL 5.0 or higher).