E-Statement/E-Notice User Agreement

You hereby authorize TOPCU to electronically provide an electronic copy of your account statement, periodic notices, disclosures and tax documents. TOPCU will send an E-mail to the E-Mail address on record when your statement is available to view. After electing to view your statement electronically, you may still request a paper copy of your statement by contacting TOPCU through the following methods. A fee may apply.

In writing: TOPCU, 2500 East 22nd Street, Tucson, Arizona 85713 In person: at any TOPCU location By phone: 520.881.6262 ext. 702 or 800.440.8328 ext. 702 By secure Message Center within Online Banking

<u>Discontinuation of e-Statements (Return to paper statement by mail)</u>: You may opt out of receiving electronic statements and notices at any time by calling 520.881.6262 ext. 702 or 800.440.8328 ext. 702. Opting out of electronic statements and/or notices may result in a monthly fee. Please see the TOPCU Rate and Fee Schedule at www.topcu.org , or you may request a copy of the TOPCU Rate and Fee Schedule by any of the methods mentioned above.

<u>When your Personal Information Changes:</u> You agree to immediately provide TOPCU with updated contact information in the event that your E-Mail address, mailing address, or phone number changes. You may update your information by signing into Online Banking. You may also inform us in person at any branch location. Any applicable fees which may apply for bad E-Mail addresses will be disclosed in the current TOPCU Rate and Fee Schedule.

<u>Fees:</u> To obtain a current TOPCU Rate and Fee Schedule, contact TOPCU as indicated above. You may also obtain a current TOPCU Rate and Fee Schedule online by visiting TOPCUs website.

<u>Requirements to Receive an e-Statement:</u> A description of the current means to provide electronic documentation along with current hardware and software requirements to receive such documentation is provided to you herein. You will be provided updated information in advance should TOPCU change these methods and/or hardware/software requirements.

Minimum System Requirements for Viewing e-Statements:

- Adobe® Reader® version 10 or later
- Access to one of the following operating systems:
 - Microsoft Windows® XP or later
 - Mac® OS X or later
- Access to the Internet through an Internet Service Provider (ISP)
- Browser software that supports Secure Sockets Layer (SSL) security. We recommend one of these packages:
 - Internet Explorer (two most recent browser versions)
 - Mozilla Firefox® (two most recent browser versions)
 - Google Chrome (two most recent browser versions)
 - Safari® (two most recent browser versions)

<u>Additional Electronic Submissions:</u> By accepting e-Statements, you also agree to receive periodic electronic messages from TOPCU pertaining to TOPCU announcements, disclosures, updates, notices, and tax documentation. You also agree to receive marketing and promotional material if you initiate electronic communication with the TOPCU in an E-Mail, fill out an application online, or fill out any feedback questionnaire online. Personally Identifiable Information should not be given to the TOPCU via unsecured E-mail; also, we will not include your Personally Identifiable Information in any communications.