



325 Tri-State Parkway  
Gurnee, IL 60031  
800.762.9988  
alecu.org

## E-Documents Terms and Conditions

### TERMS AND CONDITIONS OF YOUR ELECTRONIC DOCUMENTS

In order to receive your Electronic Documents (E-Documents) electronically, you are required to be enrolled in Abbott Laboratories Employees Credit Union's (ALEC) online banking system\*.

E-Documents are provided in part with assistance from Fiserv. We will use information collected from you only as necessary to assist to provide you your E-Documents according to the terms set forth below. Please read the following carefully. Copies of these terms are available upon request by writing us at:

ALEC  
Attn: Member Services  
325 Tri-State Parkway  
Gurnee, IL 60031-5280

Your Electronic Documents (E-Documents) are defined as E-Statements, E-Notices and other disclosures related to your account(s). Types of E-Documents that may be available electronically include but are not limited to Member Account Statements, Tax-Forms, Non-Sufficient Funds (NSF) Notices, Overdraft Protection Notices, Share Draft Reject Notices, ACH Reject Notices, EFT NSF Notices, Share Certificate Notices, Delinquency Notices, Courtesy Pay Notices, Share Draft Return Notices and other account disclosures.

By accepting the E-Documents Agreement, you are consenting to receive all statements, notices and other disclosures related to your account(s) by electronic means only. You authorize your E-Documents to be delivered to you through the E-Documents link within your Online Banking. After you enroll in E-Documents, it may take one statement cycle before you receive electronic delivery of your documents. You will no longer receive E-Documents via the mail. However, you may be sent other paper documents that contain important information about your accounts.

When your E-Documents become available, you will receive an email notification to the email address on file.

**Address and Email Address Changes.** It is your responsibility to promptly adjust any changes to your information. You can securely adjust your information through your online banking settings.

Enrollment. When enrolling for E-Documents, you represent and warrant that:

- A. You are 18 years old or older;
- B. You are using your actual identity and that any information you provide to ALEC is accurate and complete and
- C. Your enrollment with E-Documents will not violate any local, state, national or international laws or regulations

Your enrollment in this service may not be fulfilled if we cannot verify your identity or other necessary information.

**Termination or Discontinuation.** In the event you wish to discontinue this service, you must initiate de-enrollment through the E-Documents link Online Banking. We may terminate service to you at any time and/or revoke your right to use software. Neither termination nor discontinuation shall affect your liability or obligations under this Agreement.

**Confidentiality on Internet.** ALEC may collect your IP address, domain name and may request your e-mail address. ALEC will store and protect this information in the same manner we store and protect other personal Member information. We will only disclose information to third parties about your account: Where it is necessary for completing transactions with Fiserv or in order to comply with a government agency or court orders, or if you give us your written permission.

**Security of Site.** ALEC only collects personal information to serve its legitimate business purposes. We use standard security technology to protect personal information. We are not responsible for any breach of security or for the actions of any third parties that may obtain any personal information. ALEC will not be responsible for any loss resulting from a cause over which it does not have direct control, including, but not limited to, failure of electronic or mechanical equipment or



325 Tri-State Parkway  
Gurnee, IL 60031  
800.762.9988  
alecu.org

## E-Documents Terms and Conditions

### TERMS AND CONDITIONS OF YOUR ELECTRONIC DOCUMENTS

communications lines, telephone or other interconnect problems, computer viruses, unauthorized access, theft, operator errors, severe weather, earthquakes or natural disasters, strikes or other labor problems, wars or government restrictions.

Use of E-Documents is solely at your own risk and is subject to all applicable local, state, national and international laws and regulations. Although we have tried to create a secure and reliable service, the confidentiality of any communication transmitted over the Internet cannot be guaranteed.

Accordingly, ALEC and its affiliates are not responsible for the security of any information transmitted via the Internet. Actual or attempted unauthorized use of E-Documents may result in criminal and/or civil prosecution. For your protection, ALEC reserves the right to view, monitor and record activity on E-Documents without notice or permission from you. Any information obtained by monitoring, reviewing, or recording is subject to review by law enforcement organizations in connection with investigation or prosecution of possible criminal activity on E-Documents. ALEC will also comply with all court orders involving requests for such information.

**Other Terms and Conditions.** The terms and conditions set forth here are for E-Documents. This Agreement shall be governed by the laws of the state in which you live at the time of the transaction, without regard to the choice of law or conflict of law rules thereof. Terms and Conditions for online banking also apply to your use of this service. The Membership Agreements and Disclosures remain in effect.

**In Case of Errors or Questions About Your E-Documents.** Please contact us by calling: 1-800-762-9988 or writing:

ALEC  
Attn: Member Services  
325 Tri-State Parkway  
Gurnee, IL 60031-5280

**Warranty.** The foregoing shall constitute ALEC's entire liability and your exclusive remedy. In no event shall Your Credit Union be liable for any direct, indirect, special, incidental, consequential, or exemplary damages, including lost profits (even if advised of the possibility thereof) arising in any way out of the installation, use, or maintenance of the equipment, software, and/or this service.

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

\*A minimum requirement for online banking is a 128-bit encrypted browser. To receive E-Documents you must have an Internet-enabled device that is running the most recent version of either Microsoft Internet Explorer, Mozilla Firefox or Apple Safari. Additionally, a Portable Document Format (PDF) reader such as Adobe Acrobat Reader must be installed on your device in order to complete online forms or for personal document archiving. **If you are unable to load Adobe on your personal device, please do not continue with enrollment. You will need this software to access, print and retain E-Documents.**