



Quincy Credit Union E-Statement Disclaimer

Please read the following carefully before requesting E-Statement Service from QCU.

Thank you for your interest in receiving your future account statements through QUINCY CREDIT UNION'S E-Statement Service. We are pleased to make this service available to you at no additional cost.

Acknowledgment of Consent

By signing up for E-Statement Service, you understand that your statements will include information concerning both your Share/Deposit Accounts and Loan/Credit Card Accounts with QUINCY CREDIT UNION, and may include disclosures required under the Truth-In-Lending Act, the Electronic Funds Transfer Act, the Truth-In-Savings Act, Annual Privacy Notice and/or similar consumer disclosure laws. You agree to the receipt of these consumer disclosures in electronic format described herein.

You will be notified by email each time that a new statement becomes available for your inspection. It is your responsibility to access the statement to review. **In Case of Errors or Questions about your Electronic Transfers**, we must hear from you no later than 60 days after we sent you the **FIRST** statement on which the problem or error appeared. In order to send you notification of your current E-statement status, we must always have your current e-mail address on file. If your e-mail address changes, you are required to update in "User Options" within Q-Net Internet Banking.

E-Statement Access Instructions:

You can access E-Statements by signing on to Q-Net Internet Banking through "QUINCY CREDIT UNION's website home page, www.qcu.org. As a first time user, you will be required to provide your Member Number and temporary password issued at the time your account was established. This password is the same password used to access Starline Audio Response Phone System, and was issued to you at the time of account opening.

After logging in to Q-Net Internet Banking for the first time, you will be prompted to change your password. Your new password should be between eight and ten characters, with any combination of letters and numbers. You will be prompted to enroll your computer in a one-time Multi Factor Authentication Program and Forgotten Password features for your added security and convenience.

System Requirements

You will need to use a browser, either Microsoft Internet Explorer, version 4.04 or higher, or Netscape Navigator, version 4.0 or higher, you will also need to run Adobe Acrobat Reader, version 4.0 or higher. You will also need a printer attached to the computer you are using if you would like to create a paper copy your E-Statement(s). If you should require a system update, please visit the site(s) below to download the necessary software at no charge.

Discontinuation of Service

You may simply contact us in writing at **Quincy Credit Union, 100 Quincy Avenue, Quincy, MA 02169** Attn: "Unsubscribe E-Statement" to discontinue the electronic delivery and return to standard statement delivery.

By submitting this request, you authorize the QUINCY CREDIT UNION to discontinue sending statements via postal mail service and begin sending your statement information electronically.

Periodically, you may receive promotional information from "QUINCY CREDIT UNION" on our products and services.

Please note, E-Statements replace paper statements – you will no longer receive a paper statement in the mail. You will receive an e-mail notification reminder that your e-statement is ready for viewing. Members who would like to change their statement delivery option from E-Statements to paper statements, must notify QCU in writing or by signing an "Opt Out Form" at our office. Once processed, you will begin to receive paper statements no later than the following month. Members may print their own statement copies on demand through Q-Net Inter-net Banking. If QCU provides a printed copy of statements, there will be a \$2.00 per statement month charge in accordance with our fee schedule.

Rev 12/2016