



Tropical Financial Credit Union

e-Statement Disclosure Agreement/Enrollment Form

Last Updated: September 2025

Electronic Delivery of Statements and Notices

By accepting the terms below, you agree to receive your periodic statements of transaction activity for your deposit and loan accounts; notices for insufficient funds, certificate maturity, and other similar account notices; year-end tax forms for dividends earned and mortgage interest paid; and any disclosures required by applicable Federal and State statutes, in electronic form via the e-statement service within Tropical Financial Credit Union's Digital Banking.

By accepting this disclosure, you agree to provide us a valid email address and understand the credit union will send an e-mail to the address you provide us advising you when the e-Statement, account notice, or tax form is available for viewing. It is your responsibility to maintain correct contact information (email address, physical address, mailing address, and phone number) with the credit union. Contact information can be updated at any time in TFCU's Digital Banking. You may also visit any TFCU branch in person to update your contact information. It is important that you maintain an accurate and current email address on your e-statement registration. Failure to maintain correct contact information may result in the removal from the e-statement service, potentially resulting in a Paper Statement Fee as detailed in our Fee Schedule.

All other relevant account agreements and disclosures, terms and conditions apply.

Definitions

As used in this Agreement, the words "we", "our", "us" or "the Credit Union" mean Tropical Financial Credit Union. "You" and "your" refer to the member(s) authorized by the Credit Union to receive e-Statements under this Agreement. "Account" or "accounts" means your accounts at the Credit Union.

System Requirements

In addition to the requirements in our Digital Banking Online Access Agreement, you will need Adobe Acrobat Reader software, version 5.0 or later is required to view your electronic statements, notices, and tax forms. You will be able to access your e-statements for a period of 12 months from the enrollment date. You have the option to download or print the documents for your future reference. It is recommended you download/save or print copies of all statements, notices, or tax forms for your records and retain them in a secure area for your future reference.

Cancellation of e-Statements

You have the right to opt out of this service and receive your statements and other documents in paper form. You may withdraw your consent to receive electronic statements at any time within the Online/Mobile Banking platform. If you unenroll in e-Statements, this request applies to all electronic statements, notices, and tax forms. If you change your decision in the future, you will be required to re-enroll in e-Statements. Some statements, notices, or tax forms may not be available for the period in which you were not enrolled.

There are no fees or account restrictions for choosing to withdraw your consent for electronic statements, however, a Paper Statement Fee may be incurred each month. The Paper Statement Fee amount is disclosed in the TFCU Fee Schedule.

Request for Paper Statements

You may request a paper copy of your account statement, notice, or tax document by contacting us at 305-261-8328 or 888-261-8328, or you may email DigitalBanking@tfcu-fl.org to make this request. A Paper Statement Fee may apply for a paper document, as disclosed in our Fee Schedule. Requesting a paper statement, notice, or tax document while enrolled in the e-Statement service does not automatically unenroll you from e-Statements.

Account Ownership and Authorized Access

All account owners and/or Authorized Representatives warrant they have the right, power, and authority to receive electronic statements, legal notices, and disclosures electronically. Any change on delivery preference by one account owner or Authorized Representative will apply to all account owners or Authorized Representatives.

**Notice of Errors**

Regardless of the delivery method of your account statements, notices, and tax forms, it is your duty to promptly review your account statements within the timeframes noted on the statement and notify us as described in the statement of any error, unauthorized signature, or other irregularity noted.

Confidentiality

You agree to protect the confidentiality of your account, account number, your personal identification number, log in ID and Password.

Our Rights to Amend or Terminate

We may add to, modify, or delete any feature of electronic statements or documents at our sole discretion and may change this agreement at any time. Continued use constitutes agreement with the agreement in effect. We may continue to mail paper statements, legal notices, and disclosures, if required by law.

Participating Party Rights

You agree to waive and release any claims against TFCU arising out of or in any way related to the E-statement service, except for those claims resulting solely from the negligent acts or omissions of the Credit Union. All questions regarding your E-Statement access should be directed to the Credit Union during business hours at 305-261-8328 or 888-261-8328. By selecting I Agree, checking the box, or continuing to use the E-Statement service, you confirm that you have read, understood, and agree to these Terms and Conditions.