

eStatement Disclosure

Congratulations on registering for eStatements with the FedEx Employees Credit Association.

Your electronic statements will now be available to view and download in the Customer Experience Portal found within FECA's Online and Mobile services.

Electronic Delivery of Statements – By enrolling in eStatements, you agree to permit FedEx Employees Credit Association (FECA) to send statements, disclosures, and notices to you in electronic form instead of receiving them in written form.

Your consent and agreement relate to all forms of disclosures and notices required by law for the various account agreements between you and FECA. You elect and authorize us, at our discretion, to electronically deliver your account statement(s) and notices that we are required to provide under applicable Federal and State regulations and statutes. Notifications available within the Customer Experience Portal may include additional account information, newsletters, and promotional materials.

By enrolling in eStatements, I agree and understand the following:

- You consent to receive your regular periodic statements and account notifications by email. You understand you will not receive a paper statement in addition to electronic statements. To request a paper copy of your periodic statement, call the Member Service Center at 901-344-2500 or toll-free at 1-800-228-8513.
- You will receive email notifications alerting you when your financial statements are available within the Customer Experience Portal. Due to the sensitive nature of the information in your eStatements, the email notifications will not contain your statement. To access the statements, you must log in to your account online or within the FECA mobile app.
- You are responsible for informing the Credit Association of changes to your email address. You can change your email address within the FECA Online and Mobile Service, by calling the credit association, in person, or using the secure messaging system within FECA Online and Mobile Service. Never include confidential information in a standard email message.
- This agreement shall remain valid until you revoke your consent by canceling eStatements within the FECA Online and Mobile Service or by contacting the credit association.

eStatements do not include statements for credit cards or mortgages. These statements are provided by EZ Card Services for your credit card statement and TruHome Solutions for your mortgage statement.

Hardware and software requirements are as follows: Personal computer or a mobile device with the FECA mobile app, internet service connection, and an Adobe PDF reader.

To view eStatements, you will need a browser with 128-bit encryption. You may download the most current version of the following browsers: Google Chrome, Safari, Microsoft Edge, or Firefox.

eStatements use Adobe's PDF format for display. You may download Adobe Acrobat Reader free of charge at <http://get.adobe.com/reader/>.