

PAPERLESS STATEMENT E-SIGN AGREEMENT/DISCLOSURE

1. Introduction

This Paperless Statement E-Sign Agreement and Disclosure (hereinafter referred to as 'disclosure') applies to all eligible accounts for which you, during enrollment, elect to receive statements online and/or each account you have with us with which you elect to receive paperless with e-mail notification (hereinafter referred to as 'accounts'). In this disclosure, 'you' and 'your' refer to the member, joint member or authorized user of the member's account(s).

'We', 'us' and 'credit union' refer to N.E.W. Credit Union.

'Communication' means any account periodic statement, or associated authorization, agreement, disclosure, notice or other information that would accompany your account's periodic statement, including but not limited to information that we are required by law to provide to you in writing.

2. Scope of Communications to be Provided in Electronic Form

When you elect to receive paperless statements you agree that we may provide you with any Communications in electronic format, and that we may discontinue sending paper Communications to you, unless and until you withdraw your consent as described below.

Your consent to receive electronic communications and transactions includes, but is not limited to:

- * All legal and regulatory disclosures and communications associated with your account.
- * Periodic disclosures or monthly billing statements for your account.
- * Notices or disclosures about a change in the terms of your account or associated payment feature.
- * Privacy policies and notices.

3. Method of Providing Communications in Electronic Format

All Communications that we provide to you in electronic format will be provided:

- * Via e-mail.
- * By access to a website that we will designate in an e-mail notice we send to you at the time the information is available.
- * To the extent permissible by law, by access to a website that we will generally designate in advance for such purpose.

4. How to Withdraw Consent

You may withdraw your consent to receive Communications in electronic format for any of your accounts by changing your preferences on the e-statement Option Change Page on N.E.W. at Home/Home Financial Services or you can contact us by phone at 920-848-2793 or 800-924-1250. At our option, we may treat an invalid e-mail address, or the subsequent malfunction of a previously valid e-mail address, as a withdrawal of your consent to receive electronic Communications. We will not impose any fees to process the withdrawal of your consent to receive electronic Communications. Any withdrawal of your consent to

receive electronic Communications will be effective only after we have a reasonable period of time to process your request.

5. How to Update your Records

It is your responsibility to provide us with accurate, current and complete e-mail address, contact, and other information related to this disclosure and to your accounts, and to maintain and update promptly any changes in this information. You can update your e-mail address on N.E.W. at Home/Home Financial Services, or you can contact us by phone and we will assist you in updating your personal information.

6. Hardware and Software Requirements

In order to access, view and retain electronic Communications that we make available to you, you must have a personal computer with Internet access. The minimum system requirements are:

- * Web browser software that supports 128-bit security encryption.
- * Adobe Acrobat Reader 4.0 or higher.
- * Sufficient electronic storage capacity on your computer's hard drive or other data storage unit.
- * Cookies and java enabled to access our secure site.

7. Paper Communications

All Communications in either electronic or paper format from us to you will be considered 'in writing'. We will not send you a copy of any Communication unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic Communication by printing it yourself or requesting that we mail you a paper copy. We may charge you a reasonable fee for the delivery of paper copies of any Communication, including e-statements, provided to you electronically pursuant to this authorization. We reserve the right, but assume no obligation, to provide a paper copy of any Communication that you have authorized us to provide electronically. You should print or download for your records, a copy of your e-statements, this disclosure, your initial authorization to receive e-statements and any changes to that authorization, and any other Communications that are important to you.

8. Federal Law/Regulations

You acknowledge and agree that your consent to electronic Communications is being provided in connection with a transaction affecting interstate commerce that is subject to the Electronic Signatures in Global and National Commerce Act, and that you and we both intend that the federal act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

9. Termination/Changes

We reserve the right, at our discretion, to discontinue the provision of your electronic Communications, or to terminate or change the terms and conditions on which we provide electronic Communications, including any applicable discount for receiving e-statements. We will provide you with notice of any such termination or change as required by law.