



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

E-Statements Terms and Conditions

TERMS AND CONDITIONS OF YOUR E-STATEMENTS

Your E-Statement service is provided in part with assistance from IntegraSys. We will use information collected from you only as necessary to assist in providing you your ALEC account statements according to the terms set forth below. PLEASE READ THE FOLLOWING CAREFULLY. COPIES OF THESE TERMS ARE AVAILABLE UPON REQUEST BY WRITING US AT:

Abbott Laboratories Employees Credit Union (ALEC)
Attn: Member Services
325 Tri-State Parkway
Gurnee, IL 60031-5280

Use of E-Statements. By accepting the Statement Express Usage Agreement, you authorize your ALEC member statements to be delivered to you through E-Statements. **Once you are accepted for enrollment in E-Statements you will no longer receive paper statements.**

A notification that your monthly statement is available will be sent to your e-mail address supplied at enrollment.

Confidentiality on Internet. Your Credit Union 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 IntegraSys 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 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. Users of E-Statements may review and correct contact information by selecting the User Profile section of the E-Statements site.

Use of E-Statements 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-Statements may result in criminal and/or civil prosecution. For your protection, ALEC reserves the right to view, monitor and record activity on E-Statements 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-Statements. ALEC will also comply with all court orders involving requests for such information.

Registration. When registering with E-Statements, 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 registration with E-Statements will not violate any local, state, national or international laws or regulations.

Other Terms and Conditions. The terms and conditions set forth here are for E-Statements. 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.

In Case of Errors or Questions About Your Electronic Statement. If you have any questions or comments regarding your statement, please contact us by calling: 1-800-762-9988

Or writing:
Abbott Laboratories Employees Credit Union (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.

Address Changes. You agree to promptly change your User Profile with updated e-mail address information when any address change occurs. These changes should be made within E-Statements.

Termination or Discontinuation. In the event you wish to discontinue this service, you must initiate de-enrollment within E-Statements or contact Member Service Center at 1-800-762-9988. 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.

Limitation. Your enrollment in this service may not be fulfilled if we cannot verify your identity or other necessary information. Through your enrollment in this service, you agree that we reserve the right to obtain financial information regarding your account from a financial institution to resolve payment-posting problems.

Abbott Laboratories Employees Credit Union (ALEC) is privately insured by American Share Insurance up to \$250,000.00 per account. This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money.