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VISA E-Statements Terms and Conditions

TERMS AND CONDITIONS OF YOUR VISA E-STATEMENT ACCOUNT

1. You are electing to receive your monthly credit card billing statement in an electronic format.
2. After two billing cycles, your paper billing statements will no longer be sent to you.
3. At any time, you may choose to discontinue electronic statement and return to paper statements by accessing the Online Services screen and modifying your delivery preferences.
4. Communication regarding your credit card account with us may be provided to you through the electronic statement or through traditional (paper) methods.
5. You agree to provide us with and maintain in our records, a valid and functional email account through which we may contact you regarding your billing statement. In order to update your email account after you have enrolled, please visit the Online Services screen and select Modify Profile. **It is your responsibility to maintain a valid and active email account on our records in order to receive communication from us regarding your billing statement.**
6. If a paper statement for your account is needed, you may use the PDF download option within the online electronic statement presentation or you may contact Cardholder Services or your credit union. Please note that a fee may be assessed for a statement copy.
7. In order to utilize electronic statements, you should always access our site from a computer with Intel Pentium III 450MHz, 256 Mb RAM, and screen resolution set to a recommended minimum of 1024X768. Software requirements for Electronic Statements include Windows 98, 2000, NT, or XP, along with web browsers IE 5.5 or higher, SP 2.0 or Firefox 1.0 or higher.

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.