

**TruStone Financial Federal Credit Union
eStatement & eSign Act and Terms and Conditions Governing Use of EDMS and CCC ("Licensing Agreement")**

LICENSING AGREEMENT FOR ONLINE WEB SITE VIEWING OF E-STATEMENTS, E-LERTS AND ELECTRONIC DOCUMENTS WITHIN THE ELECTRONIC DOCUMENT MANAGMENT SERVICE (EDMS) AND THE CUSTOMER COMMUNICATION CENTER (CCC)

This Licensing Agreement constitutes a legal agreement between you: individually if you are agreeing to it in your own capacity; or if you are authorized to access or use the EDMS and/or CCC on behalf of your company or another entity, between the entity for whose benefit you act (in either case, "You"), and TruStone Financial Federal Credit Union ("TruStone") whose registered office is at 14601 27th Ave N Suite 104, Plymouth MN 55447 (together the "Parties" and individually a "Party").

The EDMS and CCC Web Site (the "Service") is an on-line electronic services and electronic document viewing product provided by TruStone Financial and its Licensor.

This Electronic Signature Act ("E-Sign Act") Disclosure applies to all electronic communications between the member ("You, Your") and TruStone Financial ("TruStone, We, Our"). When you consent to this disclosure, you agree to the following terms and conditions.

Please read this Agreement carefully before accessing or using the Service. By accessing or using the Service, you are agreeing to the following terms and conditions, in addition to the Online Banking agreement and disclosures and any terms and conditions to which you have previously agreed with respect to the underlying electronic banking and Bill Pay services of which the Service is a part. TruStone may modify this Agreement from time to time, and such modifications shall be effective immediately upon posting of the modified Agreement. By continuing to access or use the Service following such modifications, you agree to be bound by the modified Agreement.

Documents Sent Electronically

We will provide you the following documents in an electronic format and discontinue sending them to you in paper form. At any time, you may opt to receive these documents in paper form. The Documents that will be sent electronically include, but are not limited to, the following:

- Account Statements (including Shares, Loans, Credit Cards and Mortgage Statements)
- Daily Notices
- Tax Documents
- Other communication for important Notices and/or Product and Service announcements from TruStone

When TruStone delivers the Documents electronically, we will notify you with the email address we have on file. The notice will only inform you of its availability. Please log-in to **TruStone Financial Federal Credit Union** Online Banking to access the Documents. TruStone is not obligated to provide you a paper copy of the Documents authorized to be sent electronically. However, TruStone reserves the right to send you paper copies at our discretion.

TruStone will never use email to ask you to provide or verify your personal or account information. Any email purportedly from TruStone that requests your information or instructs you to click a link or open an attachment may be fraudulent. Please forward suspicious or fraudulent email to TruStone at:

14601 27th Avenue North
Suite 104
Plymouth, MN 55447

Authorization

You must sign up for **ONLINE BANKING and E-STATEMENTS** to receive the Documents electronically. You must also provide and maintain a valid email address at all times. You may update your email address by contacting a member representative at **TruStone Financial Federal Credit Union** or using the Update Contact Information form located within Online Banking. Invalid email addresses may be grounds for revoking electronic delivery of the Documents. In accordance with the E-Sign Act, electronic communications of the Documents will be considered "in writing" for the purposes of other federal and state laws.

Information

TruStone is providing you with access to various types of information through the Service which may include, without limitation, your account and other financial information directions (the "Information") solely for your own use and not for further redistribution. The Information is TruStone's

property and is protected by applicable law. We reserve any rights not expressly granted herein. TruStone does not warrant or guarantee such accuracy or timeliness.

Availability/Interruption

The Service and System are available through your Equipment or Computer when it has an active connection to the Internet. The Service is subject to transmission limitation or interruption. You acknowledge and agree that we are not responsible for performance degradation and delays due to conditions on the Internet or due to the Equipment, your Computer or actions of the Content or Technology Providers. You acknowledge that TruStone shall not be liable to you if the Service in a given location is not available. If the Service is not available within your intended location, you agree that your sole remedy shall be to terminate this Agreement.

Password and Security

After the initial login, the Service may be accessible through an Online Banking password chosen by you. You agree not to give or make available your password to any unauthorized individuals. If you believe that your password has been lost or stolen or that someone may attempt to use your password without your consent, you must notify TruStone at once.

Use of Service/Equipment

You must not restrict or inhibit any other user from using the Service. You may not use the Service to send any unlawful, fraudulent, libelous, defamatory, obscene, pornographic, threatening, offensive, or otherwise objectionable information of any kind. You may not use the Service to conduct any illegal activity or solicit the performance of any illegal activity, including without limitation the U.S. export control laws and regulations.

Consent to Electronic Contracting

You also agree that TruStone may make agreements with you concerning the Service by electronic means. All agreements entered into by electronic means will be deemed valid, authentic and shall have the same legal effect as agreements entered into on paper. You will be deemed to have received any electronic messages sent to you if such messages are sent to the latest e-mail address you have provided to TruStone. You further agree that electronic copies of communications are valid as "originals" and you will not contest the validity of the electronic copies, absent proof of altered data or tampering. This consent to the use of electronic agreements and communications shall apply to all agreements and communications made in conjunction with this agreement and the Service.

Consent to Electronic Disclosures

If you agree, you will receive communications and disclosures from TruStone regarding the Service only in electronic form (not in paper) and you agree not to circumvent receiving any messages. At no time does a paper communication sent from TruStone alter this agreement. You may choose to receive a copy of this Agreement and any other related communications in paper format, and you have the right to withdraw your consent to entering into electronic agreements and receiving electronic communications and disclosures; however, paper format may not always be available and, if available, may be subject to fees. Your consent to electronic delivery of the Documents falls under the jurisdiction of the E-Sign Act, and that TruStone and You intend to comply to the fullest extent possible.

Consent Withdrawal

At any time, you may withdraw your consent to the electronic delivery of your Documents. Please contact TruStone at **800-862-1998** and ask to change your statements back to paper. TruStone will not charge a fee to process your withdrawal of consent, but we may take a reasonable amount of time to process your request.

Equipment Requirements

In order to access your TruStone agreements and communications electronically, you must have a personal computer equipped with a 128-bit JavaScript enabled Browser, Internet access, and a valid e-mail account supported by software to enable you to receive e-mail messages. In order to store credit union agreements and communications made electronically, you need to have a printer connected to your computer so that you can print such agreements or communications, or you need to have a hard drive or disk drive to download such agreements or communications electronically. Software which permits you to receive and access Portable Document Format (PDF) files, such as Adobe Acrobat Reader®, is required to view any documents delivered in PDF format.

Charges

As a customer of the Service, you are not charged by TruStone for receiving an eStatement or e-LERT electronically. As part of the Service, TruStone will provide a history of prior month's statements up to 18 months for you to review and print as needed. There may be a charge for additional transactions, including a request for a paper copy of your statement from TruStone, and other optional services. Please refer to TruStone's Owner's Manual and Fee Schedule for more information.

Termination

At our discretion and if deemed necessary or appropriate, TruStone may terminate your consent for electronic delivery of the Documents, and will provide you a notice of termination.

EXCLUSION OF WARRANTIES

TRUSTONE IS PROVIDING THE SERVICE "AS IS" WITHOUT ANY WARRANTY OF ANY KIND, EXPRESS OR IMPLIED, INCLUDING, WITHOUT LIMITATION, THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, NON INFRINGEMENT AND TITLE. TRUSTONE DOES NOT WARRANT THAT THE SERVICE IS ERROR-FREE, OR THAT ACCESS TO AND USE OF THE SERVICE WILL BE UNINTERRUPTED OR ERROR-FREE.

LIMITATION OF LIABILITY

IN NO EVENT SHALL TRUSTONE OR ITS LICENSORS OR SUPPLIERS BE LIABLE FOR ANY DAMAGES WHATSOEVER (INCLUDING, WITHOUT LIMITATION, DIRECT, INDIRECT, SPECIAL OR CONSEQUENTIAL DAMAGES) ARISING OUT OF THE DELIVERY, PERFORMANCE, OR USE OF THE SERVICE, WHETHER INCURRED BY YOU OR ANY THIRD PARTY, EVEN IF TRUSTONE OR ITS LICENSORS OR SUPPLIERS HAVE BEEN ADVISED OR MAY OTHERWISE KNOW OF THE POSSIBILITY OF SUCH DAMAGES. IF ANY LIABILITY IS IMPOSED ON TRUSTONE, OUR LICENSORS OR SUPPLIERS, TRUSTONE AND OUR LICENSORS OR SUPPLIERS TOTAL LIABILITY TO YOU OR ANY THIRD PARTY SHALL NOT EXCEED THE AMOUNT YOU PAID FOR THE SERVICE. SOME JURISDICTIONS PROHIBIT EXCLUSION OR LIMITATION OF LIABILITY FOR IMPLIED WARRANTIES OR CONSEQUENTIAL OR INCIDENTAL DAMAGES, SO THE ABOVE LIMITATION MAY NOT APPLY TO YOU. YOU MAY ALSO HAVE OTHER LEGAL RIGHTS THAT VARY FROM JURISDICTION TO JURISDICTION.

THE FOREGOING SHALL CONSTITUTE TRUSTONE'S ENTIRE LIABILITY AND YOUR EXCLUSIVE REMEDY HEREUNDER.

Assignment

You may not assign this Agreement to any other party. TruStone may assign this Agreement to any future, directly or indirectly, affiliated company. TruStone may also assign or delegate certain of its rights and responsibilities under this Agreement to independent contractors or other third parties.

General

This Agreement is governed and shall be construed in accordance with the laws of the State of Minnesota, irrespective of its choice of law rules.

This Agreement constitutes the entire agreement and supersedes any prior agreements or understandings, oral or written, between TruStone and you concerning the Service and may only be amended in a writing signed by both parties. Failure or delay in enforcing any right or provision of this agreement shall not be deemed a waiver of such provision or right with respect to any subsequent breach or a continuance of an existing breach. If any provision of this Agreement shall be held to be unenforceable that provision will be enforced to the maximum extent possible, and the remaining provisions of this Agreement will remain in full force and effect.