E-STATEMENTS USER DISCLOSURE AGREEMENT

Accepting the terms of this Agreement, authorizes Suffolk Federal Credit Union ("Credit Union" or "us" or "we") to provide financial statements to you electronically (also referred to as the "Service") under the following terms and conditions:

1. You will give us an email address to send electronic statements and related notifications to you including your loan accounts. You will tell us if your email address changes. If you give us an email address to your workplace, you understand that you lose all expectations that the information we email to you will be kept private. You agree to maintain your computer anti-virus software to avoid unauthorized parties from viewing or intercepting your emails, and release the Credit Union from liability from such unauthorized viewing or interception.

2. Once we have your consent, you agree to receive information on how to access your periodic account statement electronically.

3. To access your periodic statement and other documents we have sent to you, you agree to enter your logon name and Personal Identification Number (PIN). You agree that it is your sole responsibility to protect your logon name and PIN from unauthorized persons. You may change your PIN after logging into your Credit Union account, or by contacting us at the phone number below.

4. You agree that you will continue receiving electronic periodic statements and other related notifications until you tell us otherwise. We will send you an email to tell you when your latest periodic statement is available for viewing. You agree that you will no longer receive paper statements unless you revoke this Agreement or request a copy of your statement in paper by contacting us at the number or email address below. Applicable fees will apply, Please refer to the Rate and Fee Schedule. The fee associated with any paper statement we generate is found in our Statement of Fees. If you have a printer connected to your computer, you may print your statement at no charge. There are no other fees or special account restrictions for using eStatements.

5. We often include with your paper account statement other periodic notices that relate to account notices or regulatory information, otherwise known as statement inserts. An example is changes to our Truth in Savings disclosure, and annual and special meeting notices. When you agree to accept electronic statements, you also agree to receive other notices by electronic delivery.

6. You may withdraw your consent to receive eStatements, at no charge to you, by contacting us in writing or calling the Credit Union as described below. It may take up to thirty (30) days from receipt of your written notice of cancellation for you to receive your next monthly printed mailed statement, with all subsequent printed and mailed statements arriving monthly thereafter. You agree that we can terminate your eStatements and revert to printed mailed statements for any reason at any time.

7. You must promptly review your e-Statements and any accompanying items. Notify us immediately of any suspected error, alteration or other irregularity (i) with your e-Statements; or (ii) with your account, including unauthorized access. Telephoning us immediately is the best way to keep your losses down, although you also may need to notify us in writing to preserve your rights. For more detailed information about your rights and responsibilities in this context, refer to the Membership Agreement Disclosures.

System Requirements
To receive electronic statements, you must have an Intel-based computer with a Pentium or equivalent processor running any version of Microsoft Windows 95, 98SE, ME, NT 4.0 with Service Pack 5, Windows 2000 or XP. You must have at least 64MB of memory or a MAC PC with PowerPC processor running Mac OS 8.6, 9.0.4, 9.1, or OS X with 64MB of RAM. Both options require access to the Internet with an email address and the capability of receiving downloads of up to 5MB. To read your statement, you will need to download a free copy of Adobe Acrobat Reader 5.0 or higher.

Contacting the Credit Union
You may contact us at 631-924-8000, press "1" for a representative, or by email at eStatements@suffolkcu.org, or you may also write us at:
Suffolk Credit Union, 3681 Horseblock Road, Medford, NY, 11763.

Warranty Disclaimer
THE CREDIT UNION PROVIDES 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. WE DO NOT WARRANT THAT THE SERVICE IS ERROR-FREE, OR THAT ACCESS TO AND USE OF THE SERVICE WILL BE UNINTERRUPTED OR ERROR- FREE.

Alterations and Amendments
The terms of this Agreement, applicable fees, and service charges may be altered or amended by the Credit Union from time to time. In such event, the Credit Union shall send notice to you at your address as it appears on the Credit Union's records. Any continuation of the Service after the Credit Union sends you a notice of change will constitute your agreement to such change(s). Further, the Credit Union may, from time to time, revise or update the Credit Union program, services, and/or related material(s) rendering prior versions obsolete. Consequently, the Credit Union reserves the right to terminate this Agreement as to all such prior versions of the Credit Union programs, services, and/or related material(s) and to limit access to the Credit Union's more recent versions and updates.

Governing Law
The laws of the State of New York and applicable Federal laws and regulations shall govern this Agreement.