



HAWAII STATE
FEDERAL CREDIT UNION

P.O. Box 3072 Honolulu, HI 96802-3072 | www.HawaiiStateFCU.com

LIMITED CONSENT TO DELIVERY OF ELECTRONIC DISCLOSURES VIA DIGITAL BANKING

1. Limited Consent to Delivery of Electronic Disclosures

This Limited Consent to Delivery of Electronic Disclosures via Digital Banking (referred to in this document as the “Limited Consent”) applies to the Hawaii State Federal Credit Union (“HSFCU”) agreements, disclosures, instructions, change-in-term notices, and other notices (“Electronic Disclosures”) that are provided to you when you apply for, enroll in, access, or use membership, an account or service through the HSFCU website or Mobile App (collectively, “Digital Banking”). While this Limited Consent is effective, you agree that HSFCU need NOT provide you with paper copies of the Electronic Disclosures that are made available to you through Digital Banking with respect to the membership, account or service that you apply for, enroll in, access or use through Digital Banking. We may update the Electronic Disclosures available via Digital Banking from time to time, and will post notice if we do so. You should print out or otherwise retain copies of the Electronic Disclosures for your records. Agreement to this Limited Consent for delivery of Electronic Disclosures by any joint account owner or authorized user constitutes consent for all owners and authorized users to electronic delivery of the Electronic Disclosures.

2. Separate eStatement Enrollment

THIS LIMITED CONSENT DOES NOT APPLY TO eSTATEMENTS. Enrolling in eStatements will give you the ability to review your periodic statements and other information via Digital Banking at your convenience. To apply for electronic delivery of periodic statements and other member notices (“eStatements”), the primary member on the account must log into the HSFCU Online Banking website at www.hawaiistatefcu.com, select “eStatements,” and follow the instructions. For Mobile Banking, log into the HSFCU Mobile App, select “eStatements,” and follow the instructions.

3. Withdrawal of Limited Consent; Paper Format

Your Limited Consent to electronic delivery of Electronic Disclosures remains in effect until revoked by an accountholder or authorized user. You have the right to terminate your Limited Consent and receive disclosures by postal mail at any time. If you wish to cancel your Limited Consent and resume receipt of disclosures through postal mail, please call our Member Service Call Center on Oahu at (808) 587-2700 or US Toll-Free at (888) 586-1056, or go to a HSFCU branch.

If you revoke your Limited Consent, you may obtain services for your account at our branches or ATMs; through our Call Center, PrivateLine phone banking, or Shared Branching; with your HSFCU debit card; or via US Mail (certain services may only be available at our branches). For security reasons, you may not be able to access HSFCU Digital Banking Services if you revoke your Limited Consent.

To request a paper copy of an Electronic Disclosure, contact us as provided in the section below entitled “Communication with HSFCU.”

HSFCU from time to time may mail you an Electronic Disclosure in paper format in its discretion instead of, or in addition to, providing electronic delivery.

4. Change of Email Address

You must provide HSFCU with an email address to receive Electronic Disclosures. It is your responsibility to keep HSFCU informed of any change in your email address. You may update your email address by logging into the HSFCU website at www.hawaiistatefcu.com, click the Person icon, select “Profile,” change your Primary email, and select “Save Changes.” Alternatively, you can use our Mobile App, click “Menu,” select “Settings,” select “Profile,” change your Primary email, and select “Save Changes.” You agree that if we receive notice that our email notice to you is undeliverable and we do not obtain an updated email address from you, we may terminate your participation in the HSFCU’s Electronic Disclosure Service, and HSFCU’s Digital Banking Services. Unless you are enrolled in eStatements (see “Separate eStatement Enrollment”), disclosures and notices will be sent to your last known mailing address on record if your enrollment in the Electronic Disclosure Service is terminated. See “Withdrawal of Limited Consent; Paper Format” above.

5. In Case of Errors or Questions

You must promptly access and review your Electronic Disclosures (including Digital Banking Alerts) and notify us IMMEDIATELY of any error, unauthorized transactions, or any other irregularity.

You are responsible for reviewing the material that we send to you for any errors, unauthorized transactions, or any other irregularities. Any applicable time periods, noted in your account agreement and disclosures, within which you must notify us of any errors on your account statement(s) shall begin on the Electronic Disclosure email notification date regardless of when you access or review your Electronic Disclosure.

For consumer accounts, please refer to the consumer electronic fund transfers agreement and disclosure (including the sections on billing errors and member liability) and the dispute contact information disclosure for more information. For business accounts, please refer to the business electronic services agreement (including the section on lost, stolen or compromised passwords; unauthorized transactions, and the section on as is; assumption of risk; liability; waiver) and the dispute contact information disclosure for more information.

6. Communication with HSFCU

If you have questions or comments, you may send them to us through our HSFCU Digital Banking Services. Please remember that digital banking communications that you send to us will not be read by us immediately. We will not take action based on your communication until a HSFCU employee actually reviews your communication and has a reasonable opportunity to act.

DO NOT ALLOW REMOTE ACCESS ON YOUR PHONE, COMPUTER, TABLET OR OTHER DEVICE TO ANYONE; DO NOT PROVIDE LOGIN CREDENTIALS, PASSWORDS, OR ONE-TIME PASSCODES TO ANYONE; EVEN IF THE PERSON CLAIMS TO BE FROM HSFCU, THE GOVERNMENT, LAW ENFORCEMENT, OR ANYONE ELSE. THIS IS A COMMON WAY TO DEFRAUD PEOPLE.

DO NOT INCLUDE ANY ACCOUNT NUMBERS OR OTHER CONFIDENTIAL INFORMATION IN YOUR COMMUNICATIONS TO US unless you are logged in to the HSFCU Digital Banking Service and are communicating with us via our HSFCU secured chat function or our HSFCU secured message function obtained directly from our HSFCU Digital Banking Service.

Please call our Member Service Call Center on Oahu at (808) 587-2700 or US Toll-Free at (888) 586-1056 (or if you cannot access a toll-free number, call us collect at (808) 587-2700) during HSFCU hours; go to your nearest HSFCU branch; or write to us at: Hawaii State Federal Credit Union, P.O. Box 3072, Honolulu, HI 96802-3072.

7. Change In Terms

Except as prohibited by applicable law, we may change the terms of this Agreement at any time. We will notify you of any change in terms, rates, or fees as required by law, through our HSFCU Digital Banking Service or by postal mail. We reserve the right to waive any term in this Agreement. Any such waiver shall not affect our right to future enforcement. If there is more than one party to the account, notice to any accountholder will be effective for all.

8. Severability

If any provision of this Agreement is determined to be void or invalid, such provision shall be deemed revised and enforced to the maximum extent permitted by law, and the remainder of this Agreement shall remain in full force and effect.

9. Acceptance of Electronic Disclosures

Your electronic acceptance of this Limited Consent constitutes your written signature and consent to be bound by the terms of this Limited Consent and to receive Electronic Disclosures through the HSFCU Digital Banking Service. You also agree that you have access to the necessary equipment for accessing and viewing the Electronic Disclosures and you agree to notify us if you change your email address or phone number, or if you no longer want to receive the Electronic Disclosures.

10. Hardware and Software Requirements

Please refer to <https://hsfcu.download/DB-Syst-Req> for hardware and software requirements for access to the delivery of Electronic Disclosures.

You must provide, at your own expense, all necessary computer equipment and software, and internet access (Wi-Fi) or cellular connectivity (cell data) required to access Electronic Disclosures. Data rates may apply. You are responsible for obtaining and maintaining an internet service as well as the device, operating system, and software necessary to ensure proper access to Electronic Disclosures.

If there is a change in the hardware and software requirements, we will notify you and provide an explanation of the updated hardware and software requirements. It is your responsibility to assure your personal computer, mobile device, and related equipment are compatible with and capable of operating in a manner that allows you to access Electronic Disclosures. If you cannot meet the requirements for any reason, or if you change your mind, you have the right to withdraw your consent at any time at no cost to you. Withdrawing your consent will terminate your participation in Electronic Disclosures.

You agree that HSFCU is not responsible for any loss, damage or claim caused by any Internet Service Provider (ISP), software, computer equipment, computer communication equipment, device, or cellular or internet connectivity.