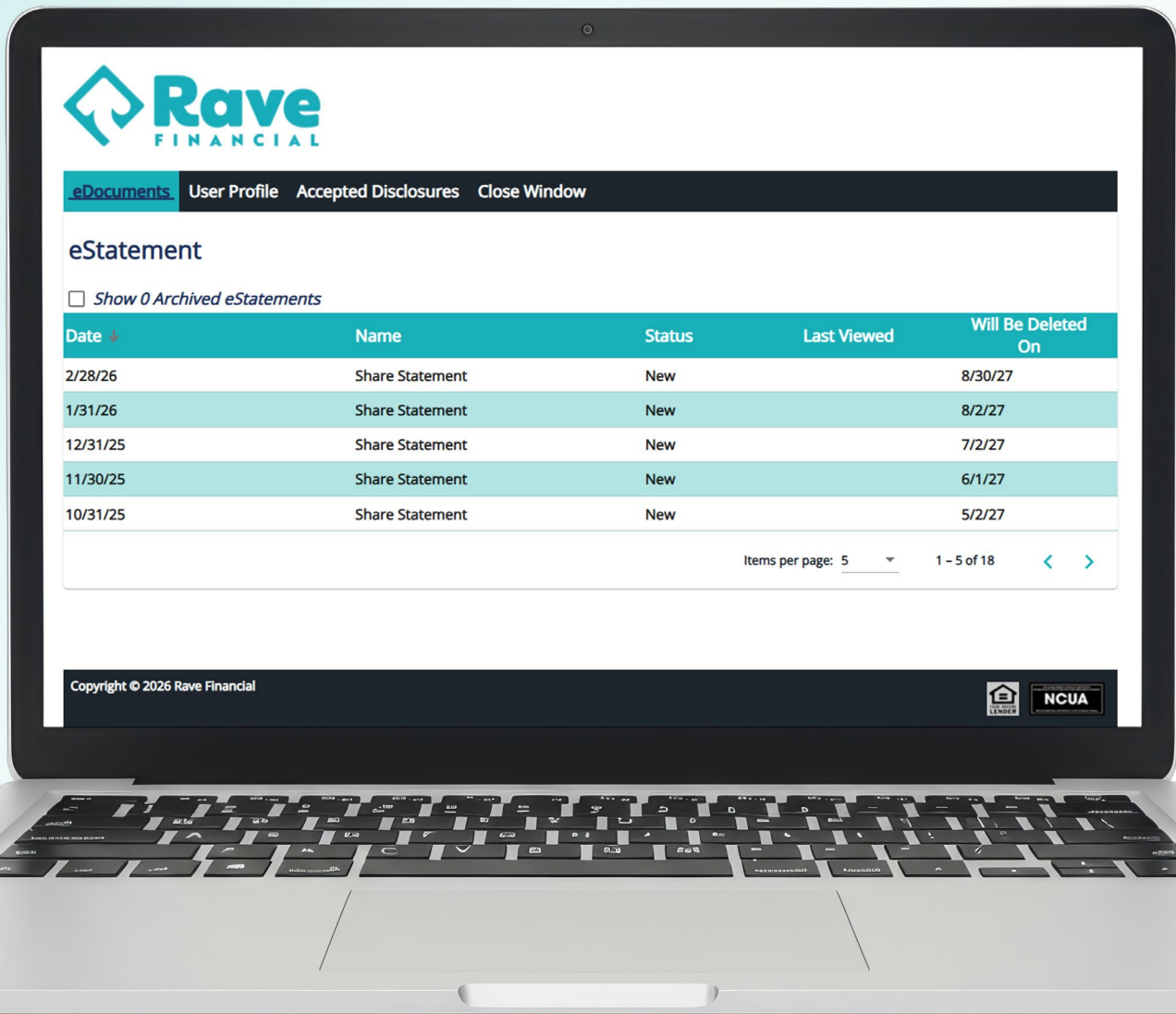


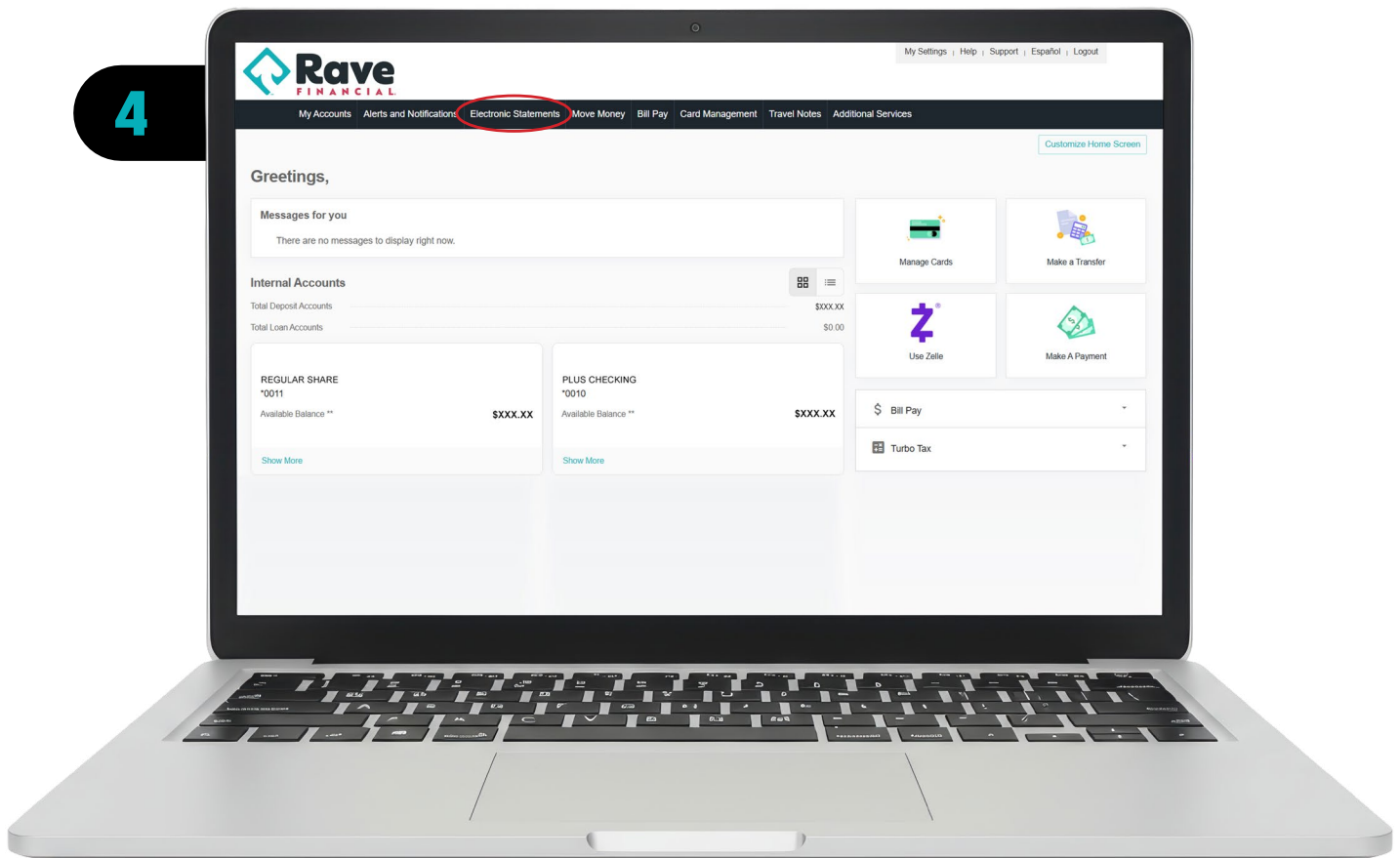
# How To Enroll in eStatements



Did you know that being enrolled in eStatements is one of the qualifications for earning our competitive rate on our Checking Plus account? Enrolling in eStatements is a quick and simple process, and by doing so you will help reduce paper waste.

## How to enroll in eStatements:

1. From a web browser, go to <https://bankwithrave.com/>.
2. From the homepage, click **Log In** in the upper right-hand corner.
3. Log In to online banking using your Rave Financial username and password.
4. Once you log in, click on **Electronic Statements** in the menu.



5. Scroll to the bottom to "consent" the disclosure. This may take a few minutes to load.
6. Next, fill in your information in the "Create User Profile" section, including your email address, cell phone carrier, cell phone number and "all by electronic" in the last drop-down section.
7. Under **document viewer** it will ask for a "verification code". The code is "Ursmart". You will also see this listed in the gray box labeled "How to verify your test drive".
8. Click "Verify Code". You have now been enrolled in eStatements!

**4** Rave Financial Member Consent for E Docs

Consent to Receive Electronic Documents

INTRODUCTION

You have requested membership in the Rave Financial Credit Union and/or one or more electronic services. The requested services are subject to agreements and disclosures that we are required to provide to the Primary Member in connection with the services. To provide any of these agreements and disclosures electronically, rather than in paper form, federal law requires us first to inform you about certain aspects of receiving electronic agreements and disclosures. You must then provide your affirmative consent if you agree to proceed. Please carefully review the following terms, which will apply if you consent to receive the Primary Member's agreements and disclosures electronically. This Consent ("Agreement") is incorporated into the Credit Union's Membership and Account Agreement. If there is any conflict between this Agreement and the Membership and Account Agreement or any other agreement the Primary Member has with us, the terms of this Agreement will prevail.

In this Agreement, the term "Credit Union" means Rave Financial Credit Union and its successors. "You" and "your" mean (i) the Primary Member, (ii) any other person who is an owner or borrower on any of the Primary Member's Share/Savings, Share Draft, Share Certificate, Money Market, loan accounts, or

**5** the Online Account Access service periodically to access your Documents and check for any changes to this Agreement.

9. Electronic Signatures. From time to time, we may offer the opportunity to sign certain Documents electronically. By providing your electronic signature, you agree to the use of electronic signatures and agree that any such signature shall be deemed your handwritten signature for all purposes and with the same binding effect as a signed paper document.

Consent:

By clicking "I Agree" below, (i) you, as the Primary Member and on behalf of all other account owners and borrowers, agree to the terms above, (ii) you represent that your computer or device is capable of accessing and retaining the Documents in the HTML and PDF formats and that you can view, retain, and receive such Documents, (iii) you affirmatively consent to receive all of your Documents by electronic means, and (iv) you agree to the use of electronic documents and electronic signatures.

Click below to indicate whether or not you Consent to Receive Electronic Documents:

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**6** Rave FINANCIAL

Create User Profile

You are almost done. To complete enrollment, please fill out the below information and click Create.

Email Address

Cell Phone Carrier

Cell Phone Number

All By Electronic


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**7** Rave FINANCIAL

Document Viewer

Verification Code

Enter the verification code from the document below. The code is case sensitive.



**Enter code: Ursmart**

