

Serving Employees of Excela Health Corporation

Latrobe Area Hospital Federal Credit Union

121 West 2nd Avenue Latrobe, PA 15650 724-539-8820 — *Fax:* 724-539-8834 WWW.lahcreditunion.com

NOTICE TO ALL MEMBERS E-Statements Effective 10-1-2013

Fast, Secure and Green

Latrobe Area Hospital Federal Credit Union is pleased to offer the convenience of estatements. E-Statements provide you with the same information as paper statements, but are securely available through Online Banking. E-Statements are free and eliminate the need for paper statements.

Eliminating paper statements has many advantages:

Reduces Waste – reduce the amount of paper used.

Fast – no need to wait for the mailed paper statement.

Secure – reduce your risk of identity theft by eliminating a paper trail.

Reduce Clutter – no more paper to store or file.

Cost Effective – e-statements save the Credit Union resources so we can pass on more savings to members.

Free – LAHFCU does not charge for e-statements.

- Sign up for e-statements and have your LAHFCU statements delivered to your computer or device instead of your home mailbox. You will receive an e-mail notifying you that your statement is ready to be viewed at our secure website. E-statements can be viewed online and/or downloaded to your computer. You will have the option to print the statement, if needed.
- Enrolling is easy:
 - To enroll in our e-statement service you must enroll in our free online banking service.
 - Once enrolled in the Online Banking service you can register for estatements.
 - You are responsible for maintaining a valid e-mail address in order to receive the e-statement notification.

Paper Statement Fee:

LAHFCU is encouraging its members to "GO GREEN". This has been a huge initiative across the country and LAHFCU is joining the cause. Online Banking and E-statements will remain free to all members; however on January 1st, 2014, a \$1.00 per PAPER statement fee will be assessed on members. Members under the age of 18 and members over the age of 65 are exempt from the PAPER statement fee.

- Ways to avoid the fee:
 - Sign up for Online Banking and then register for e-statements.

BOARD OF DIRECTORS AND MANAGEMENT