

## Paperless Terms and Conditions

1. You are consenting to receive your monthly statement associated with your Macy's credit card account electronically through this service. You understand that you will no longer receive paper copies of your statement. The next monthly statement for your account will be available electronically. Depending on when your next monthly statement is produced, you may also receive a paper copy of that statement.
2. You may, at any time, request that we resume delivery of your statement in paper form. You will not be charged a fee to request that we resume your paper communications. You may make such a request by calling the customer service telephone number that appears on your statement and the back of your credit card or you may make the request online by clicking on the "Manage Your Credit Account" link on Macy's website.
3. You agree to provide us with your current email address so that we may notify you when a new statement is available for your review. You may update your email address by calling the customer service telephone number that appears on your statement and the back of your credit card or you may update your email address online by clicking on the "My Account" link at the top of the page on Macy's website. If our email notice is returned as undeliverable, we will automatically resume paper delivery of your notices with your next billing cycle. You agree to be responsible for any late payment fees that result from your failure to provide us with your current email address.
4. You may request a paper copy of your monthly statement. There is no fee to request a copy of your paper statement. You may request a paper copy of your monthly statement by calling the customer service telephone number that appears on your statement and the back of your credit card or you may make the request online by clicking on the "Manage Your Credit Account" link on Macy's website.

The following minimum system requirements are necessary to receive your monthly statement electronically: Internet Explorer 6.0+, Firefox 3.0+ or a browser with at least 128-bit encryption and internet access. You must be able to view documents in .pdf format, by use of Adobe Reader or other similar software. If you wish to store or print a copy of your monthly statement you will need either a printer or data storage capacity. By requesting paperless delivery, you are agreeing to the Terms and Conditions listed above.