

E-STATEMENT DELIVERY AGREEMENT

This statement requests your consent to permit the Financial Institution to provide communications and information to you in secure electronic form rather than in paper form for your selected accounts. Before you decide whether or not you wish to give your consent to receiving electronic notices and records, you should read and consider the following information. Then, if you decide to consent, you can click the 'I Agree' button at the bottom of this statement. All that you need is access to a computer with internet access, access to your online banking account, a valid email address, and a printer. If you wish to print out your statements, you will require Adobe Acrobat Reader 5.0 or above (which is available to download free of charge if you do not already have it on your computer).

Upon receipt of your consent, we will notify you at your registered e-mail address each time we prepare a statement for an account that you have selected. We will send you an email letting you know that the e-Statement is available online. You will be required to enter your User ID and password to view the electronic statement. You agree it is your sole responsibility to protect your password from unauthorized persons. You agree that it is your responsibility to ensure that the electronic statements cannot be intercepted or viewed by others. You agree that the Financial Institution has no control as to the persons who have access to your personal computer and your password once it is in your possession. The Financial Institution will not be liable for any authorized access to your personal computer or your passwords.

You understand that you have no expectation of privacy if you transfer any statement via e-mail to another person or entity using the World Wide Web. You further agree to release the Financial Institution from any liability if the information is intercepted or viewed by unauthorized parties at your employer or any other email address you have provided.

By accepting the terms of this agreement, you hereby authorize the Financial Institution to provide notification of periodic account statements and other periodic or special notices to you by electronic mail. Other periodic or special notices may include hold notices on availability of funds, error resolution notices, privacy notices or any other notice that federal laws and regulations from time to time may require us to provide to you. Your authorization means that we can provide you with periodic statements of your account and special notices electronically. You are responsible for notifying us of any email address changes. Notification of any email changes should be received before the end of your normal statement cycle. You may notify us by email or by calling. You may also visit any of our locations and speak with one of our Customer Service Representatives for assistance. If your electronic mail is returned as undeliverable an attempt will be made to deliver the notification to an alternative e-mail address if you have provided us with one. If you have not provided us with one, an attempt will be made to contact you. If contact cannot be made, a paper copy of your statement will be sent by U.S. mail and an 'undeliverable e-Statement' fee will appear on a subsequent statement. There is no fee to request a paper copy of a regulatory notice or a copy of the changes of fees or terms on your account. If you wish to have a paper copy of a statement or check, normal research fees will apply.

Your email address may be changed using the procedure described above by any authorized party to your account. THE FINANCIAL INSTITUTION SHALL HAVE NO OBLIGATION OR LIABILITY TO ANY OF THE PARTIES TO A MULTIPLE-PARTY ACCOUNT IF THE EMAIL ADDRESS IS CHANGED USING THE PROCEDURES SET FORTH ABOVE.

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Your e-Statement will be dated the day you are notified by email (the 'e-mail date'). You must promptly review your e-Statement and any accompanying items and notify us in writing, via telephone, or in person at any of our locations (within the applicable time periods specified in your deposit agreement) of any error, unauthorized signature, lack of signature, alteration, or other irregularity. Any applicable time periods within which you must notify us of any errors on your account statement(s) shall begin on the e-mail date regardless of when you receive and/or open the statement.

If you believe your e-Statement is lost or that someone has obtained access to your e-Statement without your permission, write to us. You may also contact one of our Customer Service Representatives, in person at any branch location or call us.

You have the right to withdraw your consent to receive electronic periodic statements at any time. To withdraw your consent to receive electronic statements, you must notify us via email, through our electronic banking services, or in writing. You may also contact one of our Customer Service Representatives, in person at any branch location or by calling. The withdrawal of your consent should be received before the end of your normal statement cycle.

All electronic statements shall be in full compliance with applicable laws and regulations. The provisions in this agreement are part of (and in supplement to) Terms and Conditions for Depository Accounts for the Financial Institution and are subject to all the provisions in the Terms and Conditions for Depository Accounts and Customers. Each Financial Institution account that you designate to be included within the e-Statement service and e-Statements program is also governed by the terms and conditions otherwise applicable to that kind of account as separately disclosed to you, either in the Terms and Conditions for Depository Accounts, applications, and enrollment forms, the applicable personal or business fee schedules, credit or deposit agreements, our Privacy Policy or other written disclosures.

I have read and agree to the terms of the Email Statement Disclosure, and I would like to receive e-Statement delivery. I understand that for the accounts listed above I will no longer receive a periodic statement sent by U.S. Mail.