



## ELECTRONIC STATEMENTS USER AGREEMENT

By accepting the terms below, you agree to receive your periodic statements online through our electronic statements service from this point forward.

Your periodic statements will no longer be mailed to you. Your electronic statements will include the account and transaction activity for your deposit and loan accounts; notice of insufficient funds, certificate maturity, and other similar account notices; year-end tax statements for dividends earned and mortgage interest paid; and any disclosures.

We will notify you via email using the email address you provide whenever your statements and other documents are available for review, as well as provide a link to our website to access and view these documents. You will need Adobe Acrobat Reader software to view your electronic statements and other documents. These minimum requirements are subject to change. If these requirements change, we will notify you at the email address you provide with the revised hardware and software requirements, at which time you will have the right to withdraw your consent if you so choose.

You will be able to access your statements, and other documents through our online banking website and mobile banking application for a period of at least 24 months after they are made available. You also have the option to download and/or print them for future reference. You have the right to request copies of statements, account notices, and other documents in paper form, however fees may apply. Refer to the Rate & Fee Schedule for applicable fees.

You may withdraw your consent to receive electronic statements at any time. To do this, following your sign on to online banking, select the "Statements" tab and then click on the "User Profile " link. On the User Profile screen, change the Document Delivery Method to "all by mail".