

This consent and Disclosure applies to all accounts you currently have or open in the future with us for which you are transacting electronically and wish to receive disclosures, statements and other communications online. You must be an owner/signer on all accounts you wish to authorize electronic delivery.

“We”, “us”, and “our” mean the Bank. “You” and “your” means the accountholder identified on the account. “Communication” means any account statement, periodic statement, or authorization, agreement, disclosure, notice, or other information related to your account including information that we are required by law to provide to you in writing.

You will receive an email stating your documents are available for viewing online. If you choose to receive any documentation electronically, you understand that you will not automatically receive the documents in paper form. We will not send paper communication on any account you are transacting on electronically until you withdraw this consent.

You have the right (or option) to have any of the documentation made available on paper form. You may obtain the documentation on paper by verbally requesting a paper copy at a Bank branch, or by mailing a signed, written request for a paper copy to a Bank branch. All requests should include the account number and the date of the document you wish to receive as well as your name and address. We may charge you a reasonable service charge for the delivery of paper copies of any communication provided to you electronically pursuant to this authorization (See Bank Fee Schedule). We reserve the right to provide a paper copy instead of electronic copy of any communication you have authorized us to provide electronically.

Consent to receive electronic communications includes:

- Legal and regulatory disclosures and communications associated with your account.
- Disclosures including periodic or monthly billing statements.
- Change in terms notices as to your account.
- Annual or revised privacy notice.

You have the right to withdraw prospectively your consent to receive any documentation electronically. You may withdraw your consent by verbally requesting so at a Bank branch, or by mailing a signed, written revocation to a Bank branch. All requests should include the account number, type of account documentation (Checking Notices, Loan Notices, etc...) the revocation date as well as your name and address.

Withdrawal of your consent to receive electronic communications will be effective only after we have a reasonable period of time to process it. It is your responsibility to provide us with an accurate and complete email address and to update promptly any changes in this address. If your electronic mail (email) address changes, you must provide a signed Exhibit of such change to a Bank branch. All changes should include all account numbers(s), type of account documentation (Checking Statements, Certificate Notices, etc...), your new email address as well as your name and address.

To access, download and print the documents, you will need to have a personal computer with internet and email access. You must also have Adobe Acrobat 10.0 or above. Your browser must be equipped for 128-bit encryption. A list of the browser levels that support 128-bit encryption follows:

Internet Explorer Version 7.0 or higher (with Secure Sockets Layer Support)
Safari 4.0 or higher
Mozilla Firefox 3.5 and higher
Google Chrome 9.0
Safari for Mac 5.0
Opera 10.0 or higher

All communications in either electronic or paper format from us to you will be considered in writing. You should print or download for your records a copy of any online documents. You acknowledge and agree that your consent to electronic communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible.

We reserve the right, in our sole discretion, to discontinue the provision of your electronic communications, or to terminate or change the terms and conditions on which we provided electronic communications. We will provide you with notice of any such termination or change as required by law.