

## eStatements User Agreement

By accepting the terms below, you agree to receive your periodic account statements online through our eStatement service from this point forward. You will no longer receive these documents in paper form. Your online statements will include the periodic account and transaction activity for your deposit and loan accounts; year-end tax statements for dividends earned and mortgage interest paid; and any disclosures.

We will send you an e-mail whenever your monthly statement or tax form is available for review, as well as a link to our website to access and view these documents. You will need Adobe Acrobat Reader software to read your statements, which can be downloaded at no charge from the eStatement registration screen. Your statements will be available online for a period of 12 months beginning with the month that you accept this agreement. You also have the option to download or print the documents for your future reference.

You have the right to request and receive your statements and other documents in paper form, and you may withdraw your consent to receive online statements at any time. To do this, first sign on to the e-statement application, then select "change registration," and then "discontinue accounts". Select the account(s) you wish to discontinue, and click "discontinue." There are no fees or account restrictions for choosing to withdraw your consent for online statements.