



## **COMMUNITY BANK OF THE CHESAPEAKE E-STATEMENT AGREEMENT**

Please read the following carefully before requesting the e-Statement Service.

Thank you for your interest in receiving your future account statements through Community Bank of the Chesapeake's online banking service. We are pleased to make this service available to you at no additional cost. You understand that your statements will include information concerning your deposit accounts and may include disclosures required under the Electronic Funds Transfer Act, the Truth-In Savings Act and/or similar consumer disclosure laws.

It is your responsibility to access the statement. By submitting this request, you authorize Community Bank to discontinue sending statements via postal mail service and begin sending your statement information electronically.

This e-Statement Agreement ("Agreement") applies to all deposit accounts you have with Community Bank of the Chesapeake. By choosing to receive a CBTC Electronic Statement (e-Statement), we will discontinue your paper statements once your request has been processed. If you no longer wish to receive e-Statements for your accounts you can revert to paper statements by sending an email through online banking. Should you have any questions regarding the following information, you may send in a request through online banking or contact us at 1-888-745-2265 option 2 and follow the prompts.

The words "we", "us" and "our" mean the Community Bank branch with which you have your Account, and the words "you" and "your" mean you, the individual who is identified on the Account as the owner or authorized signer on the Account(s) listed on the online banking screen. As used in this Agreement, "Disclosure" means any account statement, authorization, agreement, disclosure, notice, or other information related to your account including, but not limited to, information that we are required by law to provide in writing.

- 1. Disclosures we will provide to you electronically.** When you activate e-Statements associated with your account(s), you agree that we may provide you with any Disclosures relating to your account(s) in electronic format, and that we may discontinue sending paper disclosures to you. Your consent to receive disclosures electronically includes, but is not limited to:
  - Account statements and related disclosures
  - Initial disclosures or agreements for your account(s)
  - Notices or disclosures about a change or amendments in the terms of your account(s)
  - Privacy policies and privacy statements
- 2. How we will provide disclosures electronically.** Statements must be accessed through online banking. All other disclosures will be provided to you electronically in one of several ways. These are either:
  - By email at the most current address we have on record
  - By access to our website that we will identify in an email notice we send to you at the time the information is available

You may view the email address we have on file in the current email address field of the change email address screen found within Options in online banking.

3. **How you can withdraw consent to receive e-statements and disclosures electronically.** You may withdraw your consent to receive e-Statements and disclosures electronically for any of your accounts by sending an email through online banking or by contacting us in writing. We may treat an invalid e-mail address or the subsequent malfunction of a previously valid address as a withdrawal of your consent to receive e-Statements and disclosures electronically. Your withdrawal will be effective once there has been time to process your request.
4. **How to update your records.** It is your responsibility to provide us with an accurate and complete e-mail address, contact, and other information related to this disclosure and your account(s). You must maintain and promptly update this information with any changes. You can update your e-mail address within Options in online banking.
5. **How to request paper copies.** To request a paper copy, contact your local branch office. You may incur a service charge for paper copies of any statement or disclosure we normally provide to you electronically. We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any disclosure.
6. **Disclosures in writing.** All disclosures we provide to you, regardless of the format, will be considered “in writing”. You should print or download and save a copy of your e-Statements, this Agreement, your initial authorization to receive online statements plus any changes to that authorization, and any other important disclosures for your records.
7. **Application of federal law.** You acknowledge and agree that your consent to receive disclosures electronically 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 to validate our ability to conduct business with you by electronic means.
8. **Termination/Changes.** We reserve the right, at our sole discretion, to discontinue providing disclosures to you electronically, or to change or terminate the terms and conditions under which we provide disclosures electronically. We will provide you with notice of any such termination or change as required by law.
9. **System requirements.** In order to access CBTC’s electronic documents, you must have an Internet Service Provider (ISP) or other method of access to the Internet and a device with a web browser that supports the level of encryption employed by CBTC, currently 128-bit. You must also have:
  - Adobe Acrobat Reader software. If you do not currently have this software, you can download it free at <http://www.adobe.com>.
  - Web Browser software, at least the latest two versions of the following are supported: Microsoft Internet Explorer (Windows), Firefox (Windows and Apple), Google Chrome (Windows and Apple), Safari (Apple)
  - An e-mail account and access to the account via a web browser or email client software.
  - A device capable of running one of the above browsers, and capable of receiving, accessing, displaying, and either printing or storing disclosures, communications and documents received from us in electronic form via e-mail or by access to our web site using one of the browsers specified above.

Other hardware, software, and browser versions may also work, but are not guaranteed. CBTC may change these requirements from time to time. If any of these requirements change, we will provide you with advance notice of the change without charge.

**By accepting these terms and conditions, I authorize Community Bank of the Chesapeake to discontinue sending me statements via postal mail service and begin sending statement information through online banking. I am an authorized signer on this account. Once your enrollment is completed you may gain access to e-Statements by signing on to online banking.**