

eStatement Disclosure

I understand that I have selected eStatements as an Online Banking Services option. I understand that my request for eStatements will not be complete until I login to my Online Banking account within 30 days and accept the terms and conditions of the Online Banking Agreement. If I do not login in to my Online Banking account within 30 days I understand that I will not be enrolled in e-statements and will receive paper account statements mailed to the current address on file for my (our) account. I understand that once I login to my Online Banking account within 30 days I will receive my statements electronically and will no longer receive paper statements.

To receive e-statements you will need a web browser (e.g. Internet Explorer version 6.0 and above, Firefox version 2.0 and above, Chrome version 3.0 and above, or Safari 3.0 and above) and access to a printer or the ability to download information (which will require sufficient hard drive space) in order to keep copies of your records. You have the right to receive a paper statement. You may request a paper copy of any statement at no charge and may withdraw consent for e-statement at any time by calling us at 1-888-345-6296, sending us a Secure Message through Online Banking, or by going to the Accounts section of Online Banking, clicking statements and selecting Stop/Resume Mailing Paper Statements link and un-enrolling any or all of the accounts listed. If you withdraw consent for e-statements on a WOW account, your account will not earn interest.