

eStatement Disclosure

Please select the accounts for which you would like to receive an electronic statement. If you would like more detail on the account, click on the account number. Please be advised that you may only have access to images for 30 days for the Online Service E-Sign Disclosure. This Online Service E-Sign Disclosure and Consent ("Disclosure"), applies to all Communications for those products, services and accounts offered or accessible through the Online Service that are not otherwise governed by the terms and conditions of an electronic disclosure and consent. Please note that consenting to receive communications under this Disclosure will not automatically enroll you in Paperless Statements.

In this content:

- "We", "us" and "our" refer to the entity with which you have your account, Citizens Bank & Trust Co.
- "You" and "your" mean the individual(s) or entity identified on the account(s) giving the consent.
- "Account" means the account you have with us.
- "Communication" means any customer agreements or amendments thereto, monthly billing or account statements, tax statements, disclosures, notices, responses to claims, transaction history, privacy policies and all other information related to the product, service or account, including but not limited to information that we are required by law to provide to you in writing.

1) Scope of communications to be provided in electronic form

You agree that we may provide you with any communications in electronic format and that we may discontinue sending paper communications to you, unless and until you withdraw your consent as described below.

Your consent to receive electronic communications and transactions includes, but is not limited to:

- All legal and regulatory disclosures and communications associated with the account or the product or service available through the Online Service for your account.
- Notices or disclosures about a change in the terms of your account.
- Privacy policies and notices.
- Monthly or other periodic account statements for your account(s) or such other communications we may include from time to time as part of the enrollment in the paperless statements program ("Paperless Statements"). Your consent to receive electronic communications does not automatically enroll you in Paperless Statements. You must complete a separate enrollment to stop receiving paper account statements (and any other types of communications we may include in Paperless Statements) by US Mail.

2) Method of providing communications to you in electronic form

All communications that we provide to you in electronic form will be provided either (1) by access to a web site where the information is available, (2) to the extent permissible by law, by access to a web site that we will generally designate in advance for such purpose, (3) by requesting you download a PDF file containing the communication.

3) How to withdraw consent

You have the right to withdraw your consent at any time. You may withdraw your consent to receive communications in electronic form by contacting us at **(308) 754-4426**. At our option, we may treat your provision of an invalid email address, or the subsequent malfunction of a previously valid email address, as a withdrawal of your consent to receive electronic communications. Any withdrawal of your consent to receive electronic communications will be effective only after we have a reasonable period of time to process your withdrawal.

4) **How to update your records**

It is your responsibility to provide us with true, accurate and complete e-mail address and other contact information related to this Disclosure and your Account(s). You must promptly notify us of any changes to this information. You can update information (such as your e-mail address) by contacting us at **(308) 754-4426** or you may update any changes yourself by going to the Profile page.

5) **Hardware and software you will need**

In order to access, view and retain electronic communications that we make available to you, you must have:

- An Internet browser that supports 128-bit encryption and a browser that is capable of viewing our encrypted software.
- A connection to the internet.
- An e-mail account with an internet service provider and e-mail software.

If our hardware or software requirements change, creating a material risk that you would not be able to access or keep your Electronic Records, we will give you notice of the revised hardware and software necessary. Continuing to use the Electronic Services after receiving this notice of change would be a reaffirmation of your consent.

6) **Requesting paper copies**

We will not send you a paper copy of any communication, unless you request it or we otherwise deem it appropriate to do so. You may submit a request by telephone to obtain a paper copy of an electronic communication by mail. We may charge you a reasonable service charge, of which we have provided you prior notice, for the delivery of paper copies of any communication provided to you electronically pursuant to this authorization. We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any communication that you have authorized us to provide electronically.

7) **Communications in writing**

All communications in either electronic or paper format from us to you will be considered "in writing". For your records, print or download a copy of this Disclosure and any other communication that is important to you.

8) **Federal Law**

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 to validate our ability to conduct business with you by electronic means.

9) **Termination/Changes**

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 provide electronic communications. We will provide you with notice of any such termination or change as required by law.