

The Community Bank  
Electronic Statement(s)/Notice(s) Delivery  
(e-Statements)  
Disclosure and Agreement

This Agreement sets forth the terms and conditions of the e-Statement services offered by The Community Bank ("Bank" and "us"). Upon your acceptance, as set forth below, this Agreement provides your request and consent to receive statement notifications for your account(s) by electronic delivery.

By enrolling for e-Statements, you are electing to receive your statement notifications by email. Once enrolled, you will receive your next statement by U.S. Mail and email; and from then on, you will only receive your statement by email. You will access your statements and certain notices, as applicable, by email. You acknowledge that when you enroll for e-Statements, you are automatically opting out of receiving your statement(s) and notice(s) by U.S. Mail. We recommend that you PRINT and SAVE any statements and notices that need to be retained for your records. Statement(s) and notice(s) can be printed or saved to a file on your computer for easy storage. The past six (6) months of statement(s) and notice(s) will be available online for your convenience. Although you do not have the option to receive electronic statement(s) and notice(s), and statement(s) and notice(s) by U. S. Mail simultaneously, you may receive a specified statement and notice, at any time, by request. See the current Fee Schedule for applicable charges.

There are currently no service charge fees for the use of e-Statements. However, you agree that The Community Bank has the right to institute a fee or change the fees for e-Statement upon thirty (30) days prior written or electronic notice to you. In addition, The Community Bank has the right to amend these terms and conditions from time to time providing you with written or electronic notice of the amended terms and conditions.

You have the option to designate authorized recipient(s) who will have access to view e-Statements for the accounts you designate. You agree that you are solely responsible for any loss due to use of e-Statement by you, and authorized recipient(s) or any unauthorized recipient(s) who gain access to e-Statement through your computer or information obtained directly or indirectly from you. You further agree to waive and release any claims against The Community Bank arising out of, or that may be related to the use of e-Statements.

You must be a Community Bank Online Banking customer to enroll for e-Statements and have at least one Community Bank demand deposit account.

You and any designated authorized recipient(s) will need email access to receive your electronic statement(s) and notice(s). Your statement(s) and notice(s) will be sent to the email address that is on file with The Community Bank Online Banking for you and any authorized recipient(s). Please be sure to add [onlinebanking@thecombank.com](mailto:onlinebanking@thecombank.com) to your address book to ensure delivery to your inbox. If statement(s) and notice(s) provided through e-Statement are returned to The Community Bank as undeliverable, The Community Bank will take reasonable steps to attempt redelivery using information located in its files. However, it is your responsibility to keep your email address and the email address of any authorized recipient(s) updated with The Community Bank's Online Banking.

With e-Statement, you should receive next day access of your statement(s) and notice(s).

Your Community Bank Online Banking ID and Password are your keys to e-Statements. It takes both identification keys to gain access. You should never give your password to anyone who asks for it in an email or by phone or anyone else who you do not want to have access to your accounts.

You have the right to terminate e-Statement at any time by logging into The Community Bank's Online Banking and changing your e-Statement settings or upon delivery of written notice to The Community Bank. The reversion back to receiving statement(s) and notice(s) via U.S. Mail will be accomplished after The Community Bank has had reasonable time to act upon your request. The Community Bank has the right to terminate its obligation to provide electronic statement(s) and notice(s) service to you upon thirty (30) days prior written or electronic notice.

In case of errors or questions regarding your statement(s) and/or electronic transactions, contact The Community Bank at (740) 454-1600 and/or email The Community Bank at [onlinebanking@thecombank.com](mailto:onlinebanking@thecombank.com).

If you are experiencing Community Bank Online Banking and/or e-Statement system difficulties, please contact us at (740) 454-1600 and/or email us at [onlinebanking@thecombank.com](mailto:onlinebanking@thecombank.com).