
DISCLOSURE REQUIRED BY FEDERAL LAW ELECTRONIC RECORDS DISCLOSURE AND AGREEMENT

Please read this Electronic Records Disclosure and Agreement carefully and keep a copy for your records.

Purpose

The purpose of this Agreement is to authorize Commonwealth Bank & Trust Company (Bank) to replace checking and savings account paper statements and other account-related communications with electronic records.

Process

Upon completing the e-Statement Enrollment and Authorization Agreement, the Bank will send an enrollment confirmation email to the email address provided by you.

Contact your Banker if you do not receive this message within five (5) business days.

Each cycle, when your e-Statement is ready for the selected account(s), you will receive a notification email from the Bank.

IMPORTANT: The Bank's email message WILL NOT contain any confidential information OR require you to provide any confidential information. You must log on to Internet Banking each cycle to obtain your e-Statement.

Important Notes

Disclosures, including statement error resolution instructions, are located on the website and/or can be accessed by requesting a copy from your Banker.

Email Address. You must notify the Bank of an email address change by visiting a branch location and completing a Maintenance form or by sending a secure email through your online account.

Paper Copy of Disclosures, Agreements, Instructions and Statements. If you do not want to receive legal disclosures, agreements and statements electronically, you should not proceed with this enrollment process. If you have questions regarding any of these, please visit one of our locations to speak with a Banker. A list of our locations can be found on our website at www.cbandt.com/locations. You may also request a paper copy of the related legal disclosures, agreements and instructions by contacting our Customer Contact Center by phone at 855.535.5654. Please note, the Account Terms and Conditions including Rate and Fee Schedule apply.

Requirements

In order to participate in this service you must meet all of the below, and notify us of anything unusual by contacting your Banker.

Consent. You must have completed the e-Statement Enrollment and Authorization Agreement Form and not withdrawn your consent.

Withdrawal of Consent. If you no longer wish to receive statements and notices via electronic means, you may withdraw this consent by completing the form below and checking "I would like to UN-ENROLL in eStatements." The form can be obtained at any Branch location. Please note, the Account Terms and Conditions including Rate and Fee Schedule apply.

Electronic Delivery of Account Statements. By completing this process, you are consenting to receive from us by electronic means only. Electronic statements will be available for eighteen (18) months. (If you wish to have statements for a longer period of time, please refer to "System Requirements to Retain the Information" below.) When your online statement is available, an email notification will be sent to the email address we have on file. It is your responsibility to update us on any changes in your email address. The same terms apply with respect to electronically delivered bank statements and notices as for those delivered in paper form. We reserve the right to cancel your participation in this program at any time. Please note, the Terms and Conditions for your account also apply to your use of this service.

System Requirements to Access the Information. To receive an electronic copy of the requested file, you must have the following equipment and software:

- You must have a personal computer or other access device with 1.3Ghz or faster processor.
- Your access device must be capable of accessing the Internet (e.g., you must have a modem and available phone line, a cable Internet connection or some other means of access to the Internet, and you must have an active account with an Internet service provider).
- You must have an Internet web browser that is capable of supporting 128-bit SSL encryption. Supported browsers in Windows 7, 8, 8.1, and 10 operating systems are Microsoft Internet Explorer 11.0 and above, Mozilla Firefox 32.0 and above, and Google Chrome 38.0 and above. Microsoft Edge in Windows 10 is supported after 1/31/16. Supported browsers in Mac OS are Safari 7.1, Mozilla Firefox 32.0 and above, and Google Chrome 38.0 and above. Compatibility mode is not supported within any Internet Explorer browser.
- You must have software which permits you to receive and access Portable Document Format or "PDF" files, such as Adobe Acrobat Reader® version 7.0 or higher. The latest version of Adobe Acrobat Reader may be downloaded at: <http://get.adobe.com/reader>.

System Requirements to Retain the Information. Copies of your bank account statements may be printed or archived electronically. If you wish to retain your statements for longer than the 18-month online availability, you must either print or archive before the online retention period ends. To retain a copy of the requested file, your system must have the ability to either download (e.g., to your computer's hard drive, a flash drive or other media storage). You may also print copies of these PDF files. In order to print you must have a functioning printer connected to your computer or other access device, which is able to print the communications on plain white 8½ x 11" paper.

I would like to ENROLL in e-Statements

I would like to UN-ENROLL in e-Statements

Please verify your statement mailing address with us.

Customer Name: _____ Email: _____

Account Number: _____ Account Type: Checking Savings

Account Number: _____ Account Type: Checking Savings

Account Number: _____ Account Type: Checking Savings

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Account Number: _____ Account Type: Checking Savings

Account Number: _____ Account Type: Checking Savings

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Account Number: _____ Account Type: Checking Savings

I acknowledge I have read and understand this Agreement. By signing below, I consent to obtaining e-Statements and appropriate disclosures for the accounts I have listed above. I also acknowledge that I have the system capabilities to receive and review the eStatements and I agree that if I have any issues with eStatements, I will contact the Electronic Banking Department for assistance.

Customer Signature Date

FOR BRANCH USE ONLY

Date Welcome Email Sent: _____

Bank Employee Signature: _____ Bank Location: _____

FOR EBS USE ONLY

Date e-Statement Setup Completed: _____

Employee Signature: _____