



ELECTRONIC STATEMENTS (“eSTATEMENTS”) SERVICE

As provided in the Online Banking Terms and Conditions that you agreed to during the registration process, you may select how you receive your statements at any time. If you select to receive your statements electronically, the following provisions apply. These provisions supplement the E-Sign Disclosure and Consent section of the Online and Mobile Banking Agreement; portions of which are repeated here as applicable.

This disclosure describes the terms and conditions applicable to our eStatements Service. Once enrolled in Online Banking, you may use this Service to view your current Account statements for your Deposit Accounts on a secure website.

A. Consent and Authorization for Electronic Transmission of Account Statements

You understand that pursuant to your Account Agreement(s) with us, you may be entitled to receive periodic Account statements in connection with your Accounts, such as checking Deposit Account statements (“Account Statements”). We may deliver these Account Statements to you by paper or electronically, in accordance with Applicable Law. If you opt to receive Account Statements electronically, then we may elect to discontinue sending you paper Account Statements. Any changes you make may not take effect

until after the end of the current Account Statement cycle, and notwithstanding your election to receive electronic Account Statements, we may continue to send you paper Account Statements.

B. Authorization

As a condition of using eStatements, you represent to us and further agree that if the Account used to access eStatements is a joint Account, you are an owner or holder of the joint Account and your election to use eStatements for the Account has been authorized by each of the joint accountholders. All joint accountholders on the Account are legally bound by these terms and conditions.

C. Termination of eStatements

Your election to receive subsequent Account Statements electronically is voluntary and may be terminated at any time. Subject to our confirmation of your request, such termination shall become effective no later than fifteen (15) calendar days after receipt by us. Upon termination, you may no longer have access to your Account Statements online and you will receive all Account Statements in paper form via postal mail service, subject to any fee as set forth in the Fee Schedule.

D. Valid Email Address Required

You must maintain a valid, active email address to use eStatements. You must promptly notify us of any change in your email or postal address by contacting us through “Secure Messaging” within Online Banking. We are not liable for any third party-incurred fees, other legal liability, or any other issues or liabilities arising from eStatements or notifications sent to an invalid or inactive email address or postal address that you provided.

E. Paper Statements

You may also request a paper copy of any periodic regular Account Statement. A fee may be charged for any such paper copies in accordance with the Fee Schedule.

F. eStatement Changes

As further set forth in this Agreement, you acknowledge and agree that we reserve the right to change the terms and conditions of this section as it pertains to eStatements at any time. We will notify you in accordance with this Agreement. Accessing your eStatements after you receive any notice of change will constitute your acceptance and agreement to each such change. We reserve the right to discontinue the eStatements Service at any time.

G. Hardware and Software Requirements

If you want to keep printed versions of your eStatements, they will be available in a downloadable PDF file format that you can view and print using Adobe® Acrobat® Reader or similar software. To save or print the PDF files, you need a computer or mobile device that meets Adobe's system requirements and is capable of printing and/or saving PDF files. If you need the latest version of Adobe Acrobat Reader, it's a free download from Adobe. Please refer to the Online Banking Terms & Conditions for all other Hardware and Software requirements for Online and Mobile banking.

By ‘Accepting’ this agreement you are electing to enroll in e-statements.

You may change this election at any time by contacting us by phone at 215-612-5900, by completing an un-enrollment form in Online Banking, or by visiting one of our Access Centers.