



## Electronic Document Delivery Agreement

Thank you for your interest in electronic document delivery from CCB Community Bank. Information that we normally provide to you in writing is made available to you electronically at no cost. As part of the registration process, please read the following Consent and Authorization agreement which contains important information about our electronic delivery channel. You should keep a copy of this agreement for your records.

At the end of the disclosure, we will ask you to accept documents in an electronic format rather than a paper format. **Before providing your consent, please read and consider the following information.** Then if you agree, you can click the "I Agree" button provided at the end of this disclosure.

### Electronic Document Delivery

CCB now offers you the security and paper-free convenience of electronic document delivery. Once you enroll for electronic document delivery, you will eliminate the delivery of paper documents. Your personal information is behind our secure Online Banking platform, not in your postal mailbox.

Our electronic document delivery channel is easy to use, simply login and navigate to Documents within the Online Banking Service.

Once you enroll for electronic document delivery, all account statements will only be available online. Other account notices, disclosures, correspondence, etc. may be made available electronically as we migrate other products and services to electronic delivery.

**There is no charge for this service**

### Email Reminders

If you enroll for electronic document delivery, a friendly reminder will be sent to the email address you provide when documents are available to view in Online Banking.

### Email Address Changes

In order to provide electronic document delivery, we must maintain current customer email addresses at all times. It is your sole responsibility to provide us with your correct contact information, including your email address. You should notify us of any changes to your personal contact information or you can update your email address through the **Profile** link in Online Banking.

If you download or print any confidential materials be sure that you store them in a secure environment, just as you would paper-based financial records.

If you need help printing or if you need a paper copy, please contact us by phone, email, or written request at the address listed below.

### eStatement Availability

eStatements are securely available online. Check images can also be easily accessed online. Both eStatements and check images may be downloaded or printed for permanent retention.

You may download or print eStatements or check copies from your computer if you have the hardware and software described below. You can also save copies to your hard drive or other media for viewing and printing at a later time.

If you need help printing or if you need a paper copy, please contact us by phone or email.

### **Enrolling for Electronic document delivery**

You may enroll for eStatements as part of the Online Banking enrollment process, or you can “opt-in” at any time by accessing the Options page within the Online Banking Service and navigating to the eStatements enrollment section.

### **Canceling Electronic document delivery**

If you have agreed to receive electronic-only account statements, you can “opt-out” by calling (334)222-2569, sending a secure email or by visiting one of our branches. After your opt-out request is processed, you will begin receiving paper copies of account statements and additional charges may apply.

### **Hardware and Software Requirements**

You don't need any special hardware or software to access electronic document delivery. However, prior to enrolling, you should verify that you have the following required hardware and software

- Internet Access
- A computer and Internet browser that can support 128-bit encryption.
- *Note:* For security purposes, you should use the most current version of either: Microsoft Internet Explorer, Netscape Navigator/Communicator, or AOL's browser. The most current browser versions are typically more secure and will support 128 bit encryption.
- A PDF reader, such as Adobe Acrobat Reader.
- Access to a printer or storage medium such as a hard drive so that you can download and/or print disclosures and/or statements for your records.
- An external email address.

We may revise hardware and software requirements, and if there is a material change and the changes may impact your ability to access electronic document delivery, we will notify you of these changes in advance and provide you an opportunity to change your method of receiving disclosures (e.g. change to paper format vs. an electronic format) which may result in a monthly service charge.

### **Proceed with Acceptance of Electronic Disclosures**

With your acceptance below, you agree to accept documents electronically during the course of your relationship with CCB Community Bank which, may include, the following:

- Periodic account statements
  - Checking
  - Savings
  - Certificates of deposits
  - Christmas Club

- Individual Retirement Accounts
  - Money Market
  - Loans
- Notices
  - Privacy
  - Error Resolution (Reg E)
  - Billing
  - Insufficient Funds (NSF)
  - Maturity
  - Past due
  - Dormancy
  - Safe Deposit Box
  - Renewals
  - Flood
  - Chargeback (returned deposit items)
- Disclosures
  - Loan
  - Deposit
  - Appraisals
  - Change in account terms and fees
  - Miscellaneous correspondence
    - Loan payoff statement
    - Special information request
- Responses to any question you may have about electronic funds transfers

You also agree that you have the necessary equipment for accessing and viewing eStatements and other electronic documents. You agree to notify us if you change your email address or if you no longer want to receive documents electronically.

