

**Citizens Bank**  
**December 9, 2019**  
**eStatement and eNotice Disclosure and Agreement**

This Citizens eStatement and eNotice Disclosure and Agreement (“Agreement”) is made between you and Citizens Bank and provides your request and consent to receive statements and notices to include tax documents and legal notices for your Citizens Bank account(s) by electronic delivery. These electronic statements and notices are called “eStatements and eNotices”. This Agreement is in addition to the terms and conditions described in the Citizens eBanking Online Access Agreement.

You must be enrolled in Citizens eBanking (“System”) in order to sign up for and view eStatements. For a statement which contains the information for more than one account (“Combined Statement”) the lead account must be linked to the System and enrolled in eStatements to allow display of the Combined Statement.

**System Hardware and Software Requirements**

To use the eStatement and eNotice Service (“Service”), you must have a computer or device equipped with access to the Internet. You are responsible for the selection, installation, maintenance, and operation of your computer and software. We are not responsible for any errors, failures, or malfunctions of your computer or software, or for any computer virus or related problems that may occur with your use of the Service. You are responsible for ensuring that your computer and software are compatible with our System. We reserve the right to change our System requirements from time to time.

**Hardware Minimum Requirements**

	<b>Windows</b>	<b>Mac OS</b>
Operating System	Windows 7 and later	Mac OS X 10.8.5 and later.
CPU	Intel 1.3 GHz processor or equivalent	PowerPC G4, PowerPC G5, or Intel processor
Memory	256 MB of RAM	256 MB of RAM
Hard drive	*500 MB of Hard-disk space	*500 MB of Hard-disk space
Additional Requirements	A printer is needed if you wish to create paper copies for your records.	

\*Additional space may be required.

**Software Minimum Requirements**

You must have the most current browser of Internet Explorer, Firefox, Chrome or Safari, and Adobe Acrobat Reader 9 or later is needed. You may also check our list of Supported Browsers, which can be located within the Citizens Bank Login to Online Banking webpage.

You are responsible for providing us with updated contact information, such as changes in your email address. You may update your email address by going to the eStatements tab in your Online Banking Service (“Online Banking”), clicking on Email, and making changes to your information. You will receive an email notification of all eStatements, which will allow you to log in to your eStatements using your Online Banking login ID and password. Your eStatements are also accessible on the System upon login.

eStatements will be available to view, download or print in PDF format on Online Banking for a period of 18 months. After 18 months, eStatements and eNotices will purge from your Online Banking account. It

is your responsibility to save these statements and notices in some form if you wish to retain them. You will continue to have the option to request historical statements, for which fees may apply; please refer to the applicable account agreement and disclosures for details. If you wish to receive a paper copy of a disclosure or other information\* that is presented to you electronically, please call: 1-844-770-7100 or 1-541-752-5161 in the Corvallis local calling area or, email: [customerservice@citizensbank.com](mailto:customerservice@citizensbank.com) or write: Citizens Bank, P.O. Box 30, Corvallis, OR 97339.

Please be as specific as possible regarding the information you are requesting. **Please do not include personal information such as account numbers or Social Security Numbers in email, it is not secure.** Statements and notices will only be mailed to the address we have on file. There is no fee to request a paper copy of a regulatory notice or a copy of the terms and conditions and fees on your account. If you wish to have a paper copy of a statement or check mailed to you, normal research fees will apply.

\*Other information to be delivered to you at a later date includes but is not limited to: regulatory disclosures, past due notices, NSF notices, marketing information, confirmations, or changes to the account, as applicable.

You must promptly access/review your eStatement and any accompanying items and notify us in writing immediately of any error, unauthorized transaction, or any other irregularity. If you allow someone else to access your eStatement, you are still fully responsible to review the eStatement for any errors, unauthorized transactions or any other irregularities. Any applicable time periods within which you must notify us of any errors on your account statement(s) shall begin on the eStatement notification date regardless of when you access and/or review your eStatement. The statute of limitations governing these responsibilities will commence at the time Citizens Bank sends you the email notification that your statement is available. If you do not immediately report to Citizens Bank any non-receipt of eStatements or any error, irregularity, discrepancies, claims or unauthorized debits or items, you shall be deemed conclusively to have accepted all matters contained in the eStatements to be true, accurate and correct in all respects.

You have the right to withdraw your consent to receive bank statement(s) electronically at any time by canceling your enrollment in the Service through your Online Banking. You can do this by un-checking the enable eStatement box that you selected when you enrolled in eStatements. The Service will be discontinued within 10 bank business days and paper delivery of your statement(s) will resume. There is no fee to withdraw your consent to receive bank statements electronically. Your account will be subject to the terms and conditions applicable to that account type with a paper statement that does not include check and deposit images at the time you cancel your Service.

We will use commercially reasonable measures, consistent with industry standards, to maintain security of the information contained in the electronically delivered account statement(s) and notices. One of the main security features guarding the use of Online Banking is the unique combination of your Online Banking login ID and password. It is important that you protect the security of your Online Banking login ID and password by keeping them secret. By entering into this Agreement and using Online Banking, you agree to protect the security of your Online Banking login ID, password, and any other numbers, codes, marks, signs, keys, or other means of identification of you as an Online Banking user which may be devised or established from time to time.

**By agreeing, you are authorizing Citizens Bank to provide notices and to deliver statements for the Citizens Bank account(s) identified by electronic means. You understand and agree that by requesting electronic delivery, you will NOT receive statements in paper form delivered by regular U.S. Postal Service mail unless you specifically discontinue the eStatements service as described in this disclosure. If your paper statement includes images of cleared items, your eStatement will not include those images. In the event you cancel your electronic delivery you must contact a Citizens Bank employee to receive your check images again with your statement that will be delivered by regular U.S. Postal Service mail. You agree that electronic delivery will satisfy Citizens Bank's requirement to provide you a periodic statement of your account(s). Your consent shall remain valid until such time as you exercise your right to revoke this consent. Citizens Bank retains the right to discontinue this Service at any time. Your Service can be discontinued if the email notice is returned undeliverable for any reason. Should your Service be discontinued, Citizens Bank will resume the paper delivery of your statement via the U.S. Postal Service and your account will be subject to the terms and conditions applicable to that account type with a paper statement that may not include check and deposit images at the time your Service is discontinued.**