

# CROCKETT NATIONAL BANK

## Electronic Statement Disclosure Agreement

By accepting the "Crockett National Bank Electronic Statement Disclosure Agreement", you consent and agree that Crockett National Bank may provide certain disclosures and notices to you in electronic form, in lieu of paper form, including electronic delivery of statements (eStatements) for your **Crockett National Bank** deposit account(s).

- ❖ **Note:** Consenting to receive Communications under this Disclosure will not automatically enroll you in eStatements. Please verify your email address of record by going to Services > Change Info within iBanking and make changes if necessary.

The words "we," "us," and "our" refer to Crockett National Bank, and the words "you" and "your" mean you, the individual(s) or entity identified on the Account(s). As used in the Disclosure, "Account" means the account you have with us. "Communication" means any customer agreements or amendments thereto, account statements, disclosures, notices, responses to claims, transaction history, privacy policies and all other information related to the product, service or Account, including but not limited to information that we are required by law to provide to you in writing.

By selecting eStatements in Crockett National Bank's iBanking, you will no longer receive paper statements for your Account(s), and you may also receive Disclosures regarding your Account(s) electronically and not in paper form.

### Communications Provided in Electronic Form

- You agree that we may provide you with any Communications that we may choose to make available in electronic format, to the extent allowed by law, and that we may discontinue sending paper Communication to you, unless and until you withdraw your consent as described below.
- Your consent to receive electronic communications and transactions includes, but is not limited to:
  - All legal and regulatory disclosures and Communications associated with the Account or the product or service available through Crockett National Bank iBanking for your Account.
  - Notices or disclosures about a change in the terms, or change in fees of your Account.
  - iBanking Agreement
  - Privacy policies and notices
  - Monthly account statements for your Account(s)

### Method of Providing Communications in Electronic Form

All Communications by Crockett National Bank to you in electronic form will be provided either by Email or Crockett National Bank iBanking Bank Mail (Bank Mail not available within the Crockett Mobile Money application).

- ❖ **Note:**
  - At our option, we may treat your provision of an invalid email address, or the subsequent malfunction of a previously valid email address, as a withdrawal of your consent to receive electronic Communications.
  - Crockett National Bank will impose a one-time \$10.00 charge to reinstate mailed delivery of monthly paper statements and notices.
  - Any withdrawal of your consent to receive electronic Communications will be effective after a reasonable period of time to process your withdrawal.

### How to Request Paper Copies

- Crockett National Bank will never send you a paper copy of any Communication which is available electronically, unless requested.

- You can obtain a paper copy of an electronic Communication by printing it yourself, or by requesting a mailed paper within a reasonable timeframe after first dispersed. A \$3.00 charge will be assessed per statement needed.
- To request a mailed paper copy, please call 800-588-6714 (toll free) or sending a secure Bank Mail through iBanking.
- The Bank reserves the right, but assume no obligation, to provide a paper (instead of electronic) copy of any Communication that you have authorized us to provide electronically.

### **Updating Your Records**

You can update information through Crockett National Bank iBanking by going to Services > Change Info or by calling 800-588-6714 (toll free) or sending a secure Bank Mail through iBanking. It is the customer's responsibility to provide Crockett National Bank with accurate and complete email address and contact information. It is the customer's responsibility to maintain and update promptly any changes in your information. In the event email is returned undeliverable, notifications will be sent to the mailing address on file at the Bank.

### **Hardware and Software Requirements**

To Participate in Crockett National Bank iBanking and to access, view, and retain electronic Communications your system will need the following requirements:

- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit;
- An email account with an Internet service provider and email software;
- A personal computer that has one of the following operating systems:
  - Microsoft Windows 7 - 32 bit -All editions
  - Microsoft Windows 7 - 64 bit
  - Microsoft Windows 8.X - 64 bit
  - Microsoft Windows Vista - 32 bit – Business
- And a working internet connection with one of the following supported browsers:
  - Apple Safari 6.0
  - Apple Safari 7.0
  - Apple Safari 8.0
  - Google Chrome
  - Microsoft Internet Explorer 10.0
  - Microsoft Internet Explorer 11.0
  - Microsoft Internet Explorer 9.0
  - Mozilla Firefox

Note: Crockett National Bank is not responsible for any electronic virus or viruses a customer may encounter. It is the Banks recommendation for the customer to perform routine scans for your PC by using a virus protection product.

### **Communications in Writing**

All Communications in either electronic or paper format from the Bank to you will be considered "in writing." You should print or download a copy of this Disclosure for your records and any other Communication that is important to you.

### **How to Cancel Electronic Statements**

You may choose to discontinue receiving your statements/notices electronically at any time by unchecking the accounts within the EStatement Sign Up screen, by calling CNB at 800-588-6714 (toll free), or sending a secure Bank Mail through iBanking. Crockett National Bank will impose a \$10 fee to process the withdrawal of your consent to receive electronic Communications specific to eStatements.

### **Termination / Changes**

Crockett National Bank reserves the right, in sole discretion, to discontinue the provision of your electronic communications, or to terminate or change the terms and conditions on which we provide electronic Communications. The Bank will provide you with notice of any such termination or change as required by law. It may be necessary to change the terms or conditions regarding your statement access. In such an event, the Bank will notify you via email communications or written notification.

If you do not access your Crockett National Bank accounts through iBanking for any one year period, Crockett National Bank reserves the right to disconnect your service without notice, thus affecting delivery of electronic statements. No service fee will be assessed if the bank terminates services.

**Federal Law**

You acknowledge and agree that your consent to electronic Communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act, and that you and the Bank both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

---