

- Enroll Name _____
- Modify Email Address _____
- Cancel Password for eStatement access _____
 (at least 6 characters, case sensitive)

- Email Notification (Online Banking user)
- Email Distribution (Non-Online Banking user)

You will receive a test "welcome" email from estatements@eldertonbank.com. Please follow the instructions included to complete your enrollment.

Checking & Savings Account Numbers

List the accounts for which you want to receive eStatements and electronic documents; you will no longer receive paper statements on these accounts.

Signature Authorization

By signing, you acknowledge that you have received, read, agree, and understand the Disclosure & Agreement for eStatements and E-Sign. You acknowledge and agree that your consent to electronic documents 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 (E-Sign), and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means. You further affirm that you have the required hardware and software to view electronic documents in a PDF format.

Account Holder's Signature _____

Date _____

Bank Employee _____ Inputted By (Initial & Date) _____ Welcome Email _____

Comb (F62) _____ Cycle _____ Maintenance Image Fmt (F300) _____

Notification Login _____ Distribution Reply _____ Undeliverable Email _____

Disclosure & Agreement for eStatements and E-Sign

Effective January 1, 2014

This Elderton State Bank (“The Bank”) eStatement E-Sign Disclosure and Agreement (“Agreement”) is made between you and The Bank for the purpose of receiving an electronic version of your account statement (eStatement) via a password protected PDF email attachment or via your secure Online Banking account from the Bank to the email address you provide. You are also consenting to receive the following: eStatements, disclosures, notices, terms and conditions, and other documents and all changes to the disclosures, notices, etc. electronically, in lieu of paper form; hereafter collectively referred to as “electronic documents”. This Agreement applies to each deposit and/or loan account you have listed on the eStatements & Electronic Documents Enrollment Form with the Bank where eStatements are available (“Account”). As used in this Agreement, the words “we”, “our”, and “us” mean The Bank, and the words “you” and “your” mean the account holder who has elected to receive his or her electronic documents.

A. Delivery of Electronic Documents

You have elected to have account documents sent to you electronically via the email address provided. You understand and agree that by enrolling for the electronic documents service that we may discontinue sending paper statements, notices, disclosures, change of terms, etc. to you (See Section F below for availability of paper documents). Your consent to receive electronic documents includes, but is not limited to:

- Periodic or monthly billing statements for your account
- All legal and regulatory disclosures and communications associated with your account
- Notices or disclosures about a change in the terms of your account

You may withdraw your consent to receive electronic documents for any of your accounts by notifying the Bank in writing at least 30 days in advance. You may also contact us at 724-354-2111. We may treat your submission of an invalid email address or the subsequent invalidation of your e-mail address, as a withdrawal of your consent to receive electronic documents. You may be charged a fee to revert back to paper documents. Any withdrawal of your consent to receive electronic documents will be effective after a reasonable period of time in order for the Bank to process your withdrawal.

B. Registration for Electronic Documents

In order for you to obtain delivery of electronic documents, you must complete the eStatements & Electronic Documents Enrollment Form. Any account owner enrolling accounts with joint ownership for the electronic document service shall apply to all account holders. You must provide the Bank with any updated information needed in order for the Bank to provide you with electronic documents. This includes, but not limited to, providing the Bank with any changes to your email address by calling the Bank at 724-354-2111 or writing the Bank at Elderton State Bank, 143 North Main Street, PO Box 427, Elderton, PA 15736.

C. Accessing Your Electronic Documents

Your electronic documents will be available to you via a PDF email attachment or via your secure Online Banking account. You will be responsible for viewing each of your electronic documents in a timely manner so as to comply

with any payment due dates, error resolution requirements and time periods, or with any other terms and conditions of your account(s) affected by this Agreement. If you cannot access, print or view your electronic document for any reason, you must contact Elderton State Bank immediately to make alternate arrangements to gain access to your statement and/or electronic documents so that you can properly and timely comply with your account obligations.

If any account which you have enrolled for to receive electronic documents on is a joint account, please be advised that only you will receive and be able to access the electronic documents for such account. Therefore, you are solely responsible for promptly and timely sharing any electronic documents with your joint account holder as the need may be and/or as requested of you by any respective joint account holder.

D. System Requirements for Electronic Documents

In order to access, view, and retain electronic documents that we make available to you, you must have:

- An internet web browser which is capable of supporting at least 128-bit encryption
- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit
- Software which permits you to receive and access Portable Documents Format or "PDF" files, such as Adobe Acrobat Reader version 8.0 and above.
- An email account
- A personal computer, operating system and telecommunication connections to the Internet capable of receiving, accessing, displaying and either printing or storing, documents received in electronic form from us by accessing your email.
- Demonstrate the ability to receive emails and open email attachments that are password protected PDF files.

E. Procedures for Electronic Documents

You must complete the eStatements & Electronic Documents Enrollment Form and list each of the accounts for which you wish to receive electronic documents. Return the form to the Bank for processing.

You will receive a test "welcome" email from estatements@eldertonbank.com. Follow the instructions included in the welcome email to complete your enrollment. If there is a delivery or non-reply issue with the test "welcome" email, you will continue to receive paper statements, notices and disclosures and electronic services will not be activated.

F. Requesting Paper Statements & Documents

We will not send you a paper copy of any statement, notice or disclosure from us on accounts that you have elected to receive electronically, unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic document by printing it to your printer or by requesting that we mail you a paper copy. To request a paper copy, contact us at 724-354-2111. We may charge you a reasonable service charge for the delivery of paper copies of any electronic document, pursuant to your authorization. We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any document that you have authorized us to provide electronically.

G. Federal Law

You acknowledge and agree that your consent to electronic documents 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 we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

H.Terminations / Changes

We reserve the right, in our sole discretion, to discontinue the provision of your electronic documents, or to terminate or change the terms and conditions on which we provide electronic documents. We will provide you with notice of any such termination or change as required by law.