

## Citizens Bank

### eDocument Disclosure and Agreement

This Citizens eDocument 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 documents are called "eStatements and Notices". This Agreement is in addition to the terms and conditions described in the Citizens Digital Banking Master Agreement and Disclosure.

You must be enrolled in Citizens Digital Banking ("System") in order to sign up for and view eDocuments. 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 eStatement(s) to allow display of the Combined Statement.

#### System Hardware and Software Requirements

To use the eDocument 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/or device as well as software. We are not responsible for any errors, failures, or malfunctions of your computer and/or device 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/or device and software are compatible with our System. We reserve the right to change our System requirements from time to time.

#### Hardware and Software Minimum Requirements

Refer to the Digital Banking Access Agreement and Disclosure for Hardware and Software Minimum Requirements.

You are responsible for providing us with updated contact information, such as changes in your email address. You may update your email address by selecting Email Settings within eDocuments, from your Digital Banking Browser or Digital Banking App. You will receive an email notification with a link to the eStatement(s) or eNotice(s). This link will allow you to log in, view, and download your eDocuments using your Digital Banking credentials. Your eDocuments are also accessible on the System upon login.

eDocuments will be available to view, download or print in PDF format through the Digital Banking System for a period of 18 months. After 18 months, eDocuments will purge from the Digital Banking System. It is your responsibility to save these eStatements and eNotices 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 contact Citizens Bank by phone at 1-844-770-7100 (Toll Free) or 1-541-752-5161 (Corvallis Local) or by starting a Conversation after logging into the Digital Banking Browser or App. You may also email your inquiries to [customerservice@citizensebank.com](mailto:customerservice@citizensebank.com) or write: Citizens Bank, PO 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(s) 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(s), you are still fully responsible to review the eStatement(s) 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 after the eStatement was transmitted to you regardless of when you access and/or review your eStatement(s). The statute of limitations governing these responsibilities will commence at the time Citizens Bank sends you the email notification that your eStatement(s) is available. If you do not immediately report to Citizens Bank any non-receipt of eStatement(s) or any error, irregularity, discrepancies, claims, or unauthorized debits or items, you shall be deemed conclusively to have accepted all matters contained in the eStatement(s) to be true, accurate, and correct in all respects.

#### Consumer Accounts only

The provisions in this Section apply only to electronic fund transfers (EFTs) that debit or credit a Consumer's checking or savings account and are subject to Regulation E the federal Electronic Fund Transfer Act. Generally, Tell us AT ONCE if you believe your ATM, Debit Card, or PIN has been lost or stolen or if you believe that an electronic fund transfer has been made without your permission using information from your check. Tell us AT ONCE if you believe your Digital Banking credentials have been lost, stolen, used without your authorization, or otherwise compromised. Tell us AT ONCE if someone has transferred, or may transfer money, from your accounts without your permission. Telephoning is the best way of reducing your possible losses. You can find the terms and conditions that apply to EFTs in the Citizens Digital Banking Master Agreement and Disclosure and/or your account opening Disclosures.

You have the right to withdraw your consent to receive eDocuments at any time by canceling your enrollment in the Service through the Digital Banking System. You can do this by un-checking the box next to the eStatement(s) and/or eNotice(s) that you selected when you enrolled in eDocuments. The Service will be discontinued within 10 business days and paper delivery of your eStatement(s) and/or eNotice(s) will resume. There is no fee to withdraw your consent to receive bank statements or notices electronically. Your account will be subject to the terms and conditions applicable to that account type with a paper statement.

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 Digital Banking is your unique Digital Banking credentials. It is important that you protect the security of your Digital Banking credentials by keeping them secret. By entering into this Agreement and using Digital Banking, you agree to protect the security of your Digital Banking credentials, and any other numbers, codes, marks, signs, keys, or other means of identification of you as a Digital 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 and or notices in paper form delivered by regular U.S. Postal Service mail unless you specifically discontinue the eDocument service as described in this disclosure. 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 may 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.