

E-STATEMENTS AGREEMENT

To sign up for eStatements, you must be an owner of the American Heritage National Bank account(s) you have chosen for eStatement service.

Computer Requirements

A computer with Internet access; Adobe Reader 7 or higher; and Internet browsing software including MS Internet Explorer 8 or higher with 128-bit encryption or other equivalent browser type is recommended.

Terms of Agreement

Upon receipt of your consent, we will prepare an electronic statement for your account(s) and provide a reminder on a monthly or quarterly basis, as applicable, of its availability. We will send this reminder to a working email address that you provide us. To access your statement, you must be a registered user of our ezOnline banking service. You will be required to log in to Online Banking with your Access ID and Password to view, and/or print the electronic statement. It is your responsibility to protect your Online Banking Access ID and Password from unauthorized persons. You agree that it is your responsibility to ensure that others cannot view the electronic statement.

You understand that by authorizing this eStatement service, you will no longer receive paper statements for the specified account(s) in the mail. You are responsible for notifying us of any change in your email address ten (10) days before the end of your normal statement cycle. If your electronic email notification is returned as undeliverable, an attempt will be made to contact you. You understand that if you do not receive an email notification, it does not release you from the responsibility to review your electronic statement promptly and notify the bank of any errors within 60 days of the statement date. If for some reason you are not able to view your electronic statement it is your responsibility to notify the bank within 30 days of the statement date.

By authorizing eStatement service, you consent to receiving other electronic communication from us including:

- Legal and regulatory disclosures
- Change in term notices relating to your account
- Annual privacy notice
- Regulation E disclosures

We reserve the right to provide a paper copy of any communication you have authorized us to provide you electronically.

If you wish to discontinue this eStatement service at any time, please contact your branch office to stop the electronic statement and resume a paper statement. A fee may apply. Please notify us at least ten (10) days before the end of your normal statement cycle. If, while using the eStatement service, you need a paper copy of a statement or disclosure, please contact your branch office. A fee may apply. All electronic statements shall be in full compliance with applicable laws and regulations. The provisions in this agreement are part of (and in supplement to) the bank's Terms and Conditions and all applicable disclosures we have previously provided to you for Depository Accounts. You acknowledge that your consent to electronic statements and communication 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. We reserve the right to discontinue E-Statements, or to terminate or change the terms and conditions on which we provide electronic communications. We will provide you with notice of any such termination or change as required by law.

UPON SUBMITTING ONLINE OR IN PERSON THE ENROLLMENT FORM FOR ONLINE BANKING AND E-STATEMENTS TO AMERICAN HERITAGE NATIONAL BANK, I (WE) AGREE AND HEREBY ACCEPT THE ABOVE TERMS AND CONDITIONS OF THIS AGREEMENT AS OF THE SAME DATE.