

## **Bangor Savings Bank Electronic Statement(s) Delivery Terms and Conditions**

This agreement is made between you and Bangor Savings Bank and provides your request and consent to receive your regular bank statements for your checking, savings and other deposit accounts as well as your credit and/or loan accounts (collectively, the "Account(s)"), as well as any associated notices or disclosures, by electronic delivery (hereinafter, the "eStatement Delivery Service" or "Service"). These electronic statements are called "eStatements".

By enrolling in the eStatement Delivery Service, you are electing to change all statements for your current Account(s) (and any Account(s) you may open in the future) to eStatements and thereby receive one notice via email when an eStatement(s) is ready for review. Once enrolled, you will receive your next eStatement(s) and all subsequent eStatements electronically. Although you are opting out from receiving your statement(s) by U.S. mail, you always have the option to request Copies of Transaction Documents (including statements) for a fee, as disclosed in the [Common Fee Schedule](#). **To opt out of receiving your statement(s) electronically, and revert back to receiving paper statements by U.S. mail, simply notify us by calling 1.877.Bangor1 (1.877.226.4671) or by managing your delivery preferences within the eStatements service directly.**

There are currently no service charge fees for the use of eStatements. However, you agree that Bangor Savings Bank has the right to institute or change the fees for eStatements upon 30 days prior written notice to you. In addition, Bangor Savings Bank may amend these terms and conditions from time to time after providing you with notice of the amended terms and conditions. Your use of the service thereafter shall constitute your acceptance of the new terms and conditions.

You also agree to receive any legal notices or other important information currently delivered with your paper statements ("Important Notices") regarding your Account(s) only electronically. We may from time to time offer other legal notices through the eStatements Delivery Service. Your request for such delivery will be your acknowledgement that this section governs the delivery of the legal notices.

Examples of Important Notices that may be delivered electronically include, without limitation, Change of Terms notices, privacy statements, service notifications, and legally required notices under one or more of the following: Equal Credit Opportunity Act and Regulation B, Uniform Commercial Code, Electronic Fund Transfer Act and Regulation E, Truth in Lending Act and Regulation Z, Funds Availability Act and Regulation CC, Truth in Savings Act and Regulation DD, Federal Deposit Insurance Act, Internal Revenue Code and Fair Credit Reporting Act.

Important Notices will be available to you for at least 90 days after the original distribution date, if required by law, and if no such requirement for such period as we may determine at our discretion.

You may obtain a paper or online copy of Important Notices (other than Important Notices which are included in an online statement) by calling Bangor Support at 1.877.Bangor1 (1.877.226.4671). You will not be charged any fees for the paper or online copy of such notices, except as noted above.

By accepting these terms, you agree to waive and release any claims against Bangor Savings Bank arising out of or that may in any way be related to the use of eStatements, except for those claims resulting solely from the gross negligence or willful misconduct of the Bank. You agree that you are solely responsible for any loss due to use of eStatements by you, any authorized user, or any unauthorized user or recipient who gains access to eStatements through your computer or information obtained directly or

indirectly from you.

In order to enroll in, access, and view eStatements, you must have:

- An active Bangor Online or Treasury Online account
- An electronic device with connections to the internet
- Software that enables you to view and print or save files in the Portable Document Format (PDF), such as Adobe Acrobat Reader (which may be downloaded at no charge on the Internet at <http://get.adobe.com/reader>)
- A current version of computer operating software and internet browser
- Internet browser that supports 128-bit encryption
- A valid email account

\*Reader is a registered trademark of Adobe Systems Incorporated in the United States and in other countries. THIS PRODUCT IS NOT ENDORSED OR SPONSORED BY ADOBE SYSTEMS INCORPORATED, PUBLISHER OF ADOBE READER.

With the eStatement Delivery Service, you receive next day delivery of your eStatement(s) and Important Notices. You will receive notification via email that your eStatement and/or Important Notice(s) is available. You will then need to sign-on to online banking and access your eStatement(s) / Important Notice(s) by clicking on the "eStatement" tab.

The only notice that you will receive advising you that eStatements and/or Important Notices have been posted to the online banking website will be by email sent to the single, specific email address selected and confirmed by you during eStatement enrollment. Email addresses must be kept current and can be modified through your eStatement settings. This email notification will be the only notice you will receive, and no other notice will be sent. Any and all notices sent by the Bank to the email address established in the eStatement Delivery Service will constitute sufficient and effective delivery and notice to you and all owners of information contained in your eStatements and/or Important Notices, whether or not you access or review the email notification or specific electronic document(s) and shall be deemed to have been delivered to you personally, whether actually received or not. You agree to maintain access to online banking in a manner that gives you continuous ability to access, review, download and print your eStatements and/or Important Notices and to receive and access all email notifications sent to you at the email address you provided.

Your online banking ID and password are your keys to eStatements. It takes both identification keys to gain access. No one representing Bangor Savings Bank will ask for your password. You should never give your password to anyone who asks for it in an email or by phone or anyone else who you do not want to have access to your account.

eStatement(s) and Important Notices can be printed or saved to a file on your computer for easy storage. New eStatements and Important Notices will be available for 18 months for your convenience. You can contact us for access to eStatements and Important Notices older than 18 months.