



## **E-Statement Agreement for Electronic Delivery of Statements and Disclosures**

This agreement describes your rights and obligations as a user of our E-statement service. It also describes the rights and obligations of Suburban Bank & Trust Company. Please read this agreement carefully.

By accepting the "E-Statement Agreement for Electronic Delivery of Statements and Disclosures", referred to as "Agreement" below, you authorize us to make your deposit account statements and disclosures, which we are required to provide to you under applicable Federal and State statutes and their implementing regulations, available at our website. You also agree to comply with the terms and conditions of this Agreement.

The terms "you" and "your" refer to each person who consents to receive delivery of his or her deposit account statement and disclosures in the form of an electronic communication. The terms "we," "us," and "our," refer to Suburban Bank & Trust Company (SBT).

### **SBT E-Statement**

With an SBT deposit account, you will have the ability to retrieve your monthly account statement, check images if applicable, and account disclosures from our website. You will be notified by E-mail when your statements and disclosures are ready to be viewed. You also have the ability to print your statement and images, as well as save them, to your personal computer.

### **E-Statement Requirements**

To receive and retain your SBT E-Statements, all you need is a personal computer with Internet access and E-mail capability, and you must be enrolled in our Online Banking program. To view your monthly checking account statement and check images, you will need Adobe Acrobat Reader.

If you are currently not enrolled in the Online Banking program please click on the following link to be directed to the Online Banking enrollment.

Personal Online Banking: <http://www.sbtbanknow.com/personal-online-banking-agreement.html>

Business Online Banking: <http://www.sbtbanknow.com/business-online-banking-agreement.html>

### **Definitions / Agreement**

The following terms are used in this Agreement and have the meanings given below:

This is an agreement to receive your deposit account statements and disclosures online. The disclosures that will be made available online include those that are currently located on the back of your statement. These include both the "In Case of Errors or Questions About Your Electronic Transfers or Point-of-Sale Transactions" disclosure and the "Credit Line Information" disclosure. Disclosures not mentioned, such as overdraft notices, account hold notices, etc., will continue to be mailed in paper form.

"[edelivery@ecom.SBTBankNow.com](mailto:edelivery@ecom.SBTBankNow.com)" is the web address from which you will receive notification as to the availability of your deposit account statements and disclosures. This address is for our notification purposes only. E-mail correspondence regarding general online banking questions and requests for a printed copy of "Rules and Regulations Affecting Your Suburban Bank & Trust Company Deposit Account" disclosure, which you received during the account opening process, can be sent to [onlinebanking@SBTBankNow.com](mailto:onlinebanking@SBTBankNow.com).

"**E-Statement**" is a visual text of your deposit account statement and check images displayed on your personal computer monitor.

"**Electronic Communication**" means a message transmitted electronically between you and us in a format that allows visual text to be displayed on equipment, for example, a personal computer monitor.

"**Electronic Address**" is your e-mail address, which is not limited to receiving electronic communications transmitted solely by us.

### **E-Statement Notification**

We will notify you via E-mail that your E-Statement and account disclosures are ready to be viewed. The E-mail notification will be sent to the

electronic address that you have provided. You must provide SBT with a working E-mail address at all times. Requests for changing an E-mail address are discussed below.

### **E-Statement Notification Returned Undeliverable**

If your E-Statement notification is returned to us as undeliverable, we will attempt to make contact with you, referencing the phone number or address as shown on our records. If our contact methods prove unsuccessful, we will have a paper statement generated and sent to you via the U.S. Postal Service at the mailing address shown on our records, and we will terminate the E-Statement feature on your account.

### **Electronic Address Changes**

You agree to provide us with a current electronic address for transmission of your E-Statement notification. You must notify us of any changes to your E-mail address. Your notification must be in-person and must be in writing, or you can change your email address in the Online Banking under "options". For security purposes, we may require identification to process your request. Your request will be processed within 5 business days.

### **E-Statement Fees and Charges**

There are no fees or charges to transmit your E-Statement notification to your electronic address.

### **Right to Withdraw Consent**

You have a right to cancel this Agreement and withdraw your consent to receive your account statements and disclosures online. We must receive notification of your intent to withdraw consent either by email (from the email address we have on file for you) or a signed letter of withdrawal.

**I have read and accept SBT's e-Statement Agreement.**