

## **Alma Bank Consumer Online Statement Service Agreement and Disclosure**

This disclosure contains terms and conditions for our Consumer Online Banking Statement (“E-Statement”).

### **Definition**

The words “we”, “our”, “us” and “Bank” used in this agreement mean Alma Bank and the words “you” and “yours” mean account owner(s) or authorized signor(s).

### **Statement Delivery**

By accepting the Alma Bank Consumer Online Statement Service Agreement and Disclosure (“Agreement”), you consent and agree that we may provide your account statements in electronic form in lieu of paper form.

### **System Requirements**

In order to access and retail your E-Statements, your personal computer must have:

Internet and Email Access

A certified/supported browser that supports 128-bit encryption

Adobe Acrobat Reader 7.0 or higher

We may revise hardware and software requirements. We will inform you of such change in advance if it has a material impact on your ability to access E-Statements.

### **Enrollment for E-Statement**

You may enroll in E-statements at any time by accessing your Online Banking Account; Clicking the Change Statement Delivery Method from Customer Service Tab; Selecting the accounts and your delivery preference from Paper to Online in the drop down.

Once you are enrolled in E-statement, the paper statements for the accounts selected will be automatically turned off and you will have to access all future statements through your Online Banking Account. You may be able to download, view, and print your account statements. E-statements are available online for 18 months. You may save copies of your E-statements to your hard drive or other media for viewing and printing at a later time. The change to delivery preference takes effect when your next statement is produced. You will receive an email when a new statement is available online.

### **Request for a Paper copy of your Account Statement**

You may request a paper copy of your account statements which have been delivered electronically by contacting our local branch for a fee applicable to obtaining a duplicate statement as per our current fee schedule.

### **Cancelling E-Statements**

You may opt out from electronic delivery of your account statements any time by accessing your Online Banking Account; Clicking the Change Statement Delivery Method from Customer Service Tab; Selecting the accounts and your delivery preference from Online to Paper in the drop down. Once you withdraw your consent, the bank will discontinue E-statement service and paper statements will be resumed. There is no fee to opt out and resume paper statements. If you change your delivery preference from Online to Paper, you will lose access to any statements previously delivered online. You should save your online statements before making this change.

### **E-Mail Address**

You agree to update any change in your email address by accessing your Online Banking Account; Clicking the Manage Contact Information from Customer Service Tab; and Change E-Mail.

### **Joint Accounts**

If your account is owned jointly with another person, either one of you may consent to receive E-Statements and it will cancel paper delivery for all account owners. To cancel E-Statement delivery for Joint Accounts in which all account owners have opted for E-Statement delivery, all account owners must change E-Statement delivery preferences from Online to Paper to begin receiving Paper statements.