

You hereby agree to the terms and conditions set forth in the Online Banking Users Agreement, including but not limited to:

Additional Terms Applicable to eStatement Service. By enrolling in Bank's eStatement service (the "eStatement Service"), you agree to access the periodic statements, certain account disclosures and other materials for your selected accounts electronically via online banking. After your enrollment, you will no longer receive paper statements. When your eStatements are ready, we will send you an email that your statement or notice is available. You may then access your statement or notice after you log in to online banking by selecting eStatements, then clicking on link to view the document. Disclosures and other types of notices may be provided via eStatements. Use of the eStatement Service indicates acceptance of terms and conditions set forth herein. The terms and conditions may be amended from time to time.

As part of your enrollment in the eStatement Service, you choose to receive the following information electronically for all accounts, if available: periodic statements; annual percentage yields; fees and other terms of your deposit accounts; change-in-terms notices; disclosures required by applicable Federal and State laws, rules and regulations, and such various other notices as you may select for delivery via the eStatement Service in the future. All rules, regulations, terms and conditions regarding statements will continue to apply to such statements whether they are delivered electronically or otherwise. Upon enrollment, you agree to electronically receive documents including disclosures and notices we may provide to you, as applicable, including but not limited to, the Account Agreement, Truth-in-Savings Disclosures, Fee Schedule, Funds Availability Disclosures, and Initial and Annual Privacy Notices. Certain notices, including amendments to this Agreement, may be posted on the Services' website or at www.cbna.com, in lieu of being provided through the eStatement Service process.

Upon your enrollment in the eStatement Service, your consent shall remain valid until such time as you exercise your right to revoke this consent. Consent to receive transactions, Bank disclosures and notices electronically apply to all records during the lifetime of your account although not all communications may be available in electronic form. Your eStatement Service may be discontinued if the email notice is returned undeliverable for any reason. You are responsible for keeping your email address updated. You may request a paper copy of any document sent to you. You may request a copy by contacting us at by electronic mail at Corpcom@CBNA.com, or by calling Customer Care at 1-866-764-8638 during business hours. Fees may be assessed for paper copies of transactions. Transactions involving your deposit account, including checking account stop payment requests, will be subject to the Account Agreement and all other applicable agreements and policies of the Bank.

You have the right to withdraw your consent to receive account statements electronically at any time by contacting Customer Care at 866-764-8638 during business hours. We retain the right to discontinue the eStatement Service at any time. Should your eStatement Service be discontinued, we will resume the paper delivery of your statements and other documents, as applicable, via the United States Postal Service to the most current address we have on file.

We will use commercially reasonable measures, consistent with industry standards, to maintain a reasonable level of security over the information contained in the electronically delivered documents. One of the main security features for our eStatement Service is the unique combination of your Username and Password. It is important that you protect the security of your Username and Password by keeping them secret. By entering into this Agreement and using the eStatement Service, you agree to protect the security of your Username and Password, and any other numbers, codes, PINs, security phrases, marks, signs, keys or other means of identification that may be developed or established by us from time to time for eStatement Service users.

To receive your eStatement electronically, you will need access to a computer or device as set forth in Section 3 of the Online Banking Users Agreement. The most recent version of Adobe Acrobat Reader® may be required to open and view your eStatement(s) and notice(s).

You may access your eStatement online for 24 months. The period of availability begins on the date you are notified about the eStatements availability and not from the date you access such eStatement. You will need access to a printer or the ability to download and archive the document to your computer in order to keep copies for your records. You are responsible for providing us with updated information for electronic communication with you, including any changes in your email address or other information.

Additional Terms Applicable to Electronic Delivery of Tax Documents. By consenting to the electronic delivery of tax documentation through the online system, you affirmatively consent to the delivery of any tax forms and reports which Bank is required or permitted to be delivered via electronic delivery, including but not limited to forms in the 1098 and 1099 series ("Tax Documents"). You will receive only a paper copy of Tax Documents, unless you elect to receive an electronic copy in addition to the paper delivery.

Each of the following applies to the electronic delivery of Tax Documents:

- *Paper Tax Documents Available; Not Required to Receive Electronically.* You are not required to electronically receive Tax Documents and you will receive only a paper copy of the Tax Documents unless you affirmatively elect to also receive the documents electronically by enrolling in eStatements on the eStatement Page of the online system.

- *Withdrawal of Consent.* You may withdraw your consent to electronic delivery of Tax Documents at any time by calling Customer Care at 1-866-764-8638 during business hours.

You may also change your preferences regarding electronic delivery of Tax Documents from time to time without withdrawing your consent. Withdrawal of consent to electronic delivery of Tax Documents will not include Tax Documents previously provided through electronic delivery; such Tax Documents may continue to be provided online for the applicable posting period. Bank will confirm your withdrawal request and the date on which it takes effect in writing (either electronically or on paper). If you withdraw your consent, Bank will only send you paper copies of any future Tax Documents we are required to provide.

- *Duration of Consent.* Your election to electronically receive Tax Documents allows Bank to use electronic delivery to deliver any Tax Document which it is legally permitted to provide to you now or at any time in the future until such time that you withdraw your consent.

- *Availability of Printed Copies.* You may receive a paper copy of any Tax Document by requesting a paper copy of such Tax Document by contacting Corpcom@CBNA.com, or by calling Customer Care at 1-866-764-8638 during business hours. Requesting a paper copy of a Tax Document will not be treated as a withdrawal of your consent to receive electronic copies.

- *Time Period of Availability.* The delivery of Tax Documents through electronic delivery may be terminated at any time by Bank. Further, Bank may make certain Tax Documents available electronically only for a limited time. Currently, such period of time for most Tax Documents is from January 31st or February 15th, as applicable, of the relevant year until October 15 of such year. Certain Tax Documents may be available electronically for a longer time. Certain Tax Documents that are provided electronically may have to be printed out and attached to a federal, state or local income tax return.

- *Updating Your Information for Electronic Delivery.* If you need to update any information relevant to electronic delivery of Tax Documents, you may request that such information be updated by updating your email address within your profile in the online system or by calling Customer Care at 1-866-764-8638 during business hours.

- *Hardware and Software Requirements.* A description of the hardware and software required to access, print, and retain Tax Documents are set forth in Section 3 of the Online Banking Users Agreement. The most recent version of Adobe Acrobat Reader® may be required to open and view your Tax

Documents. If our hardware or software requirements change, we will notify you of the changes by amending that Agreement. Your continued use of the online services after receiving notice of the change is reaffirmation of your consent to receive the Tax Documents electronically. Please note that software that is not current (e.g., outdated Internet browsers or anti-virus programs) may present higher security risks and may impact functionality and/or increase the risk of a potential loss to you.