**Electronic Correspondence Service Agreement and Disclosure**

(Electronic Statements and Notifications)

This Agreement governs the receipt of your periodic statements for those accounts that you designate (“Designated Accounts”) through bankcda Online Banking. In addition, you may receive most disclosures and notices on your Designated Accounts through the same web-based electronic service instead of by regular mail (“Disclosures”). These disclosures may include:

Online Banking Agreement and any amendments thereto

Monthly account statements

Deposit account statements

Lending disclosures

Privacy Policy

Chang-In-Terms Notices

Notice of fee changes

Fee schedules

Other written notices required by law

This agreement is in addition to all other agreements you may have with bankcda (“Bank”) including, but not limited to the Cardholder Agreement, Deposit Agreement, Electronic Funds Transfer Disclosure and Online Banking Disclosure.

**Delivery of eStatements and Disclosures**

Each account cycle, you will receive an e-mail, at the address designated by you through bankcda Online Banking, notifying you of the date when the periodic electronic statements (“eStatements”) for your Designated Accounts are available. These e-mails will be the only notice you receive of the availability of your eStatements online other than alerts that may be sent to your Online Banking message box. Viewing your eStatements will require a valid User ID and password for bankcda Online Banking. After signing into Online Banking, you will be provided access to your eStatements through the **Accounts>eStatement** menu. Access to your eStatements will be provided for twelve (12) months from the date of each eStatement. You may make a copy of an eStatement for your records by printing it to an attached printer or downloading it to a storage device.

By selecting eStatements in Online Banking, you will no longer receive paper statements for your Designated Accounts by U.S. mail. In addition you may receive Disclosures regarding Designated Accounts electronically and not in paper form. Disclosures may be attached in an e-mail, contained in the text of an e-mail, and/or posted otherwise through bankcda Online Banking. Any e-mail notifying you of the availability of or containing an eStatement or a Disclosure are referred to as a “Notice E-Mail”. Delivery of some Disclosures in electronic form does not require the Bank to deliver all notices, or all notices of a particular type, electronically. Notice E-Mail to one owner of a joint owner.

Electronic Correspondence is considered sufficient notice regardless of whether you actually access the Notice E-Mail or the eStatements or Disclosures.

**Right to Withdraw**

You may withdraw your consent to receive eStatements for any of your accounts at any time by contacting your local branch banking center. Also if you terminate your Online Banking service, then you have effectively withdrawn your consent to receive eStatements. Any withdrawal of your consent will be effective after the Bank has reasonable time to process your withdrawal. You will start receiving paper statements again. In addition we may terminate your rights to eStatements if you have provided us with an invalid e-mail address or we receive notification that a previous valid e-mail address is no longer active. We also reserve the right to discontinue or change the terms and conditions on which we provide eStatements at any time or in such case as where federal and/or state law mandates any changes.

**Hardware and Software Requirements**

In order to access, review and retain eStatements, you will need:

A PC or Macintosh computer or other device with a connection to the internet using Internet Explorer 6.0 or higher, Internet Explorer for Macintosh version 7.0, 8.0, or 9.0 or a similar browser that supports 128 bit encryption;

A valid personal e-mail address;

Adobe Acrobat Reader (available free at http//.adobe.com);

Enrollment in bankcda online banking;

A printer (for printed copies of checks) and/or enough hard drive space or other storage device (for storage of electronic copies of checks and statements);

A high speed internet connection (DSL or cable modem) is recommended for optimum performance. You can still access you statements using a dial-up connection, but the process may take a few minutes.

You are solely responsible for the equipment and software you use to access eStatements. The Bank is not responsible for the cost of upgrading your equipment and/or software to stay current with the products and services it offers through its website.