

## First Bank of Pike

### eStatement Enrollment Terms and Conditions

By accepting the terms below, you agree to receive your selected periodic account statement(s) electronically via Online Banking and you agree that you will no longer receive your statements in paper form. It also means that you agree to receive online any legal notices and other information affecting your account(s) that would otherwise have been included with your paper statement, including, but not limited to, account agreements, fee schedules, privacy and other regulatory notices, and amendments to any of those documents. If paid checks or images of paid checks are returned with your paper statement the images of paid checks will not be returned, but images of your paid checks will continue to be available online. When you select this option, you must then log on to First Bank of Pike secure Online Banking Web site using your Online Banking password and access ID to view your eStatements, check images and/or other notifications.

In order to access your periodic account statement information electronically, you must have a computer with Internet access and Microsoft Windows 95 or greater, or Macintosh operating system. A Microsoft Windows® computer must have at least one of the following web browsers installed: the latest available version of Microsoft Internet Explorer®, Netscape Navigator®, or Firefox®. A Macintosh® computer must have at least one of the following web browsers installed: the latest available version of Apple Safari®, Microsoft Internet Explorer®, or Firefox®. We cannot guarantee full functionality with any other configurations than what has been outlined above. Additionally, any current functionality on a different configuration may be diminished or eliminated in future updates to the service. From time to time the hardware and/or software requirements to download and view eStatements may change. When this happens we will notify you of any changes.

A PDF version of your account statement will be made available. The PDF version of your periodic account statement will be the legal statement of record. Adobe Acrobat Reader® version 7.0 (or other software capable of reading a PDF file) is required to view your statement. Adobe Acrobat Reader® can be acquired for free at [www.adobe.com/Acrobat](http://www.adobe.com/Acrobat). In order to print and retain a paper copy of your statements, you will need a printer attached to your computer.

eStatements may only be accessed through First Bank of Pike Online Banking. When your eStatements are available, you will receive an email notification to the email address you have on file with First Bank of Pike. Any account statement posted will be considered delivered on the day that it was first made available to you for viewing. If your email notification is returned to us undeliverable, we may discontinue eStatements services and mail your periodic account statements in paper form to your current mailing address on file via U. S. Mail. There may be a charge in accordance with the applicable Fee Schedule for subsequent paper statements. Regardless of your receipt of email notification, you agree that our posting of your statements on the Online Banking Web site constitutes delivery of your periodic account statement. You agree to log on to Online Banking at least once a month to review your statements.

If we provide an electronic statement to you, and you want a paper copy, you may contact any Customer Service Representative at any First Bank of Pike location and request a paper version. You will find the contact information in the account statement. Please refer to the Bank's official website for any fees that apply for paper copies. You have the right to withdraw your consent at any time. Please be aware, however, that withdrawal of consent may result in a change in account terms. To withdraw your consent, you may call any Customer Service Representative at any First Bank of Pike location. Your withdrawal of consent will become effective after we have had a reasonable opportunity to act upon it.