

Electronic Statement Disclosure

This disclosure contains important information about our Electronic Statement product, also referred to as eStatements. You should keep a copy of this disclosure for your records.

At the end of the disclosure, we will ask you to accept periodic deposit account statements in an electronic format rather than a paper format. Before providing your consent, please read and consider the following information. Then, if you agree, you can click the "I Agree" button at the end of this disclosure.

- **eStatement Delivery**

When you enroll for eStatements, you can eliminate the delivery of paper statements and the enclosed check images.

- **Email Notification**

If you enroll for eStatements, we may send you an email alert to the email address you provide when your statement becomes available for viewing online. You can change the email address for the statement alert at any time by accessing the Options menu within the Online Banking service.

- **Statement Availability**

Your eStatement is available the day after your normal statement cycle date. eStatements are securely available online for 12 months. Your eStatements may be downloaded or printed for permanent retention.

You may download or print eStatements or check copies from your computer if you have the hardware and software described below. You can also save copies to your hard drive or other media for viewing and printing at a later time.

If you need help printing or if you need a paper copy, please contact the Electronic Banking Operations Department at 410.827.8881.

- **Enrolling for eStatements**

You may enroll for eStatements as part of the Online Banking enrollment process, or you can "opt-in" at any time by accessing the Options page within the Online Banking Service. .

- **Canceling eStatements**

You may opt-out of eStatements at any time by emailing your request to ibs@queenstownbank.com. If you opt-out of eStatements, we will resume delivery of your paper statements by U. S. Mail.

- **Hardware and Software Requirements**

The same hardware and software requirements apply for Online Banking enrollment. However, prior to enrolling for eStatements, you should verify that you have the following required hardware and software:

- Internet Access.
- A computer and Internet browser that can support 128-bit encryption.
- Adobe Acrobat Reader
- Access to a printer or storage medium such as a hard drive so that you can download and/ or print disclosures and/or statements for your records.
- A valid email address.

We may revise hardware and software requirements, and if there is a material chance that the changes may impact your ability to access eStatements, we will notify you of these changes in advance and provide you an opportunity to change your method of receiving disclosures (e.g. change to paper format vs. an electronic format).

- **Email Address Changes**

In order to provide eStatements, we must maintain current customer email addresses at all times. It is your sole responsibility to provide us with your correct contact information, including your email address.

You should notify us of any changes to your personal contact information or you can update your personal information through the Options menu within Online Banking.

- **Proceed with Acceptance of E-Disclosures**

With your acceptance below, you agree to accept periodic deposit account statements in an electronic format. You also agree that you have the necessary equipment for accessing and viewing eStatements and you agree to notify us if you change your email address or if you no longer want to receive statements electronically. If you decide not to enroll for eStatements, select the "cancel" button below. You can still enroll at later time within the Online Banking Service.