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## Electronic Statement Disclosure Agreement

This Oregon Pacific Bank Electronic Statement Disclosure Agreement is made between you and Oregon Pacific Bank (“Bank”) for the purposes of receiving an electronic version of your account statement online and for receiving electronic notifications that your electronic statement is available for your account. This agreement applies to each account you have with Oregon Pacific Bank where electronic statements are available and where you have requested electronic statements. As used in this Agreement, the words “we”, “our”, and “us” means Oregon Pacific Bank, and the words “you” and “your” means the account holder who has elected to receive his or her electronic statement and electronic notification. This agreement is a supplement to your Oregon Pacific Bank Deposit Accounts Disclosure and Internet Banking Service Agreement.

### Electronic Delivery of Account Statements

By accepting the terms of this agreement, you are electing to have statements provided to you electronically through the Bank’s online banking system. Accounts which are eligible for electronic statements include checking, savings and money market accounts. You understand and agree that by enrolling for electronic statements Oregon Pacific Bank will no longer be providing you with a monthly paper statement.

You may withdraw your consent to receive electronic statements at anytime by completing the online form under the Contact Information link on the Oregon Pacific Bank website [www.opbc.com](http://www.opbc.com). You may also cancel this agreement by contacting us at 800.997.7121 or submitting a request to us in writing at PO Box 22000 Florence, OR 97439.

We may treat your submission of an invalid e-mail address, the subsequent invalidation of your e-mail address, or cancellation of participation in our Online Banking service as a withdrawal of your consent to receive electronic statements.

We will not impose a fee to process the withdrawal of your consent. Any withdrawal of your consent to receive electronic statements will be effective after a reasonable period of time in order for the Bank to process your request.

### Electronic Delivery of Disclosures

By electing to receive your statements electronically, you also agree that certain required regulatory disclosures may be delivered to you electronically. Electronic disclosures will be delivered as an attachment to the notification email and will not be maintained with your electronic statements. If you wish to receive additional copies of any disclosures in the future, please contact the Bank at 800.997.7121.

### Registration for Service

In order for you to obtain electronic statements, you must be enrolled in the Bank’s Online Banking or Cash Management Services. You must provide a current and valid e-mail address in order to receive electronic notifications. You agree to provide the Bank with any updated information needed in order for the Bank to provide you with electronic notifications. This includes providing the Bank with any changes to your e-mail address, by completing the online form under the Contact Information link on the Oregon Pacific Bank website [www.opbc.com](http://www.opbc.com). You may also change your email address by contacting us at 800.997.7121 or submitting a request to us in writing at PO Box 22000 Florence, OR 97439.

## Accessing your Electronic Statement

Your electronic statements are generally available 24 hours a day, 7 days a week. However, this service may be unavailable from time to time for routine software and hardware maintenance or due to unscheduled down time. Your statements will usually be accessible online the next business day after the statement cut date. You will receive an email notification when your electronic statement is available.

Your electronic statement will be available to you via the Bank's Online Banking service. Once you login to the Online Banking service, you may access your statements for the accounts which have been activated for electronic statements.

To receive your electronic statements, you will need access to a personal computer with Internet and e-mail capabilities and an Internet browser that supports 128-bit encryption. You must also have access to Adobe Acrobat Reader software. This product is available for free at [www.adobe.com](http://www.adobe.com). We will give you notice of any changes to these hardware and software requirements needed to access this service, within an acceptable period. If you do not agree to the changes required, you may terminate the service without charge.

Your electronic statements will be available for viewing and printing for 20 months from the statement cut date, starting with the first statement available after you enroll. Previous statements prior to enrollment will not be available. You may request a printed copy of your statement from the bank at any time. Applicable fees, as detailed in the Miscellaneous Charges and Fees schedule of the Deposit Accounts Disclosure, may be charged for this request.

## Error Resolution

You agree to promptly examine your electronic statement and notify us immediately of any errors on your account, within the required timeframes, as outlined in the Deposit Accounts Disclosure that was provided to you at account opening.

## Confidentiality

Your user code and password that are used to access online banking should be kept confidential. You agree to protect the confidentiality of your account, account number and other account data.

## Terminations/Changes

We reserve the right, in our sole discretion, to discontinue the provision of your electronic statement, or to terminate or change the terms and conditions on which we provide electronic statements. We will provide you with notice of any such termination or change as required by law.