



### **Agreement and Consent for eStatement Service**

Thank you for your interest in receiving your future account statements through Clinton Savings Bank's eStatement service. Through this service you can have easy and convenient access to your monthly account statements within your existing Online Banking Service.

We are pleased to make this service available to you at no additional cost and will allow you to view your most recent 36 months of statements on our secure website. You understand that your statements will include information concerning your Deposit Accounts with Clinton Savings Bank, and may include disclosures required under the Electronic Funds Transfer Act, the Truth-In-Savings Act and/or similar consumer disclosure laws. You agree to the receipt of these consumer disclosures in the electronic format described herein.

### **Please read the following carefully before requesting the eStatement service.**

After you have read this Agreement, you must agree to the terms and conditions of the Agreement and give your consent to receive your account statements, related disclosures required by law and notices regarding changes to your account via the eStatement Service by clicking the "**Accept**" button on the eStatement enrollment screen.

By clicking the "**Accept**" button, which represents your electronic signature, you certify that you are an authorized signer of the account(s); that you understand you are legally bound; and that any transaction performed pursuant to this Agreement shall be considered authorized by you. If the account is a joint account, the electronic authorization by any joint account holder applies to all account holders and shall be considered authorized by all joint owners.

By submitting this request, you authorize Clinton Savings Bank to discontinue sending statements via postal mail service and begin providing your statement information electronically.

### **Document Availability Email Notification**

Clinton Savings Bank ("the Bank") will send an email to the email address that you provide us to notify you that your statements are available for viewing within your Online Banking Service. It is your responsibility to ensure that the Online Banking Service contains your current and valid email address and to notify the Bank through the Bank's Online Banking Service if you change your email address. The Bank shall not be liable for any third-party fees, legal liability or any other issues or liabilities arising from notices sent to an invalid or inactive email address that you have provided.

### **Account Statement Review and Retention**

You will be sent an email each month notifying you that your monthly account statement is available for viewing within your Online Banking Service.

It is your responsibility to promptly examine each account statement and to notify the Bank of any unauthorized payments within 60 days of the date on which the Bank sends the email notifying you that your statement is available for viewing. Statements will be available electronically for a period of at least 36 months. Thereafter, the oldest statements may be deleted as more recent statements become available through the service.

You may request a paper copy of any account statement and understand that a fee may be charged for any such paper copies in accordance with Clinton Savings Bank's fee schedule. To request a copy, please call us at 888-744-4272 or visit a branch location.

We recommend that you save your eStatement(s) regularly to your computer for your records. At such time as the account is closed, access to your eStatements will no longer be available. Once you agree to receive your statements electronically, any additional statement accounts that you open will automatically receive eStatement(s).

### **Computer Requirements**

Electronic Statements are produced in PDF format. You will access eStatements using a supported Internet Browser (such as the current version of Microsoft Edge, Google Chrome, Firefox, or Safari) with Internet Access and Adobe Acrobat Reader, which is available free of charge at their website [adobe.com](http://adobe.com). You should have the ability to print and electronically view and save your eStatements. By requesting to receive your statements electronically, you are telling Clinton Savings Bank that you have printing capabilities.

To access your eStatement(s), simply log into our Online Banking system at [www.clintonsavings.com](http://www.clintonsavings.com).

Some firewall and anti-virus software may prevent your ability to view your statement. If this happens, you will need to refer to your computer service provider.

### **Business Account Customers**

If the account(s) designated in this Agreement is/are business account(s), the Account Holder agrees that the account(s) will be used solely for business purposes and shall not be used for personal, family or household purposes. The Account Holder acknowledges and agrees that the provisions of the Federal and Massachusetts Electronic Fund Transfers Acts, Regulation E and other consumer protection laws and regulations do not apply. If you are a Business Online Banking Customer, you hereby certify that you are the Company Administrator and have been granted the authority to enter into this Agreement and Consent on behalf of the Company.

### **Your Right to Withdraw**

You may withdraw your consent to receive eStatements at any time after your enrollment.

If you wish to discontinue the electronic delivery and return to standard statement delivery, you may simply contact us by telephone at 888-744-4272 or by email at [onlinebanking@clintonsavings.com](mailto:onlinebanking@clintonsavings.com). Your withdrawal shall become effective as soon as the Bank has had a reasonable opportunity to act on your request.

Upon termination, you understand and agree that you will no longer have access to your account statements online and that you will receive all account statements in paper form via postal mail service. Please refer to Clinton Savings Bank's fee schedule for any fees that may apply.

**Bank's Right to Terminate** You acknowledge and understand that the eStatement Service may be cancelled at any time and for any reason at the sole discretion of the Bank. If the eStatement Service is terminated, the Bank will provide you with paper copies of all statements, disclosures and notices by postal mail.

**Change in Terms and Conditions** Clinton Savings Bank reserves the right to change the terms and conditions of this Agreement and will provide at least 30 days' notice prior to the effective date if the change will result in increased fees or liability. Accessing your Clinton Savings Bank eStatement after you receive any notice of change will constitute your agreement to such change.

If the software or hardware requirements change in the future, and you are unable to continue receiving eStatements, paper statements will be mailed to you once you notify us that you are no longer able to access the eStatements because of the changed requirements. We will use commercially reasonable efforts to notify you before such requirements change. If you choose to withdraw your consent upon notification of the change, you will be able to do so without penalty. Please refer to Clinton Savings Bank's fee schedule for any fees that may apply.

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