

## **E-STATEMENT AGREEMENT & DISCLOSURE**

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Phelps County Bank (“the Bank”) thanks you for enrolling in its electronic statement delivery service (“e-Statements”). By accessing this document online, you reasonably demonstrate to us your ability to access information in electronic form. If a Bank employee assisted you with this enrollment during account opening, you confirmed to us that you have access to the Bank’s online banking services (“Internet Banking”) elsewhere using a computer or other electronic device that meets the hardware and software requirements set forth below.

### **Your Consent**

By enrolling, you agree to receive account information and notices, including periodic statements, privacy policy, “change in terms” notices, and other disclosures (collectively “e-Statements”) exclusively through Internet Banking or PCB Mobile. After enrollment, most communications from us regarding your account will be made available to you online only (unless otherwise required by law) through Internet Banking or PCB Mobile. For multi-party accounts, *any* account owner may give or withdraw consent to the e-Statement delivery service.

### **Withdrawing Consent**

You may withdraw this consent at any time by un-enrolling for e-Statement services through Internet Banking, or by calling or e-mailing us using the contact information shown below. If you withdraw consent, we will begin sending account information to you in paper format by regular mail. Withdrawal of your consent will be effective only after we have reasonable time to process your request. If you withdraw your consent, you may re-enroll for the e-Statement services at any time through Internet Banking, PCB Mobile, or by contacting us directly.

### **Reviewing Your Statements**

You will be notified by e-mail when e-Statements are ready to view. If your e-mail is returned as undeliverable, an attempt will be made to contact you. If contact cannot be made, we may, at our option, treat an invalid or malfunctioning e-mail address as a withdrawal of your consent to receive e-Statements. Your rights and responsibilities regarding errors, irregularities and unauthorized transactions with your account will remain as otherwise disclosed to you. Access to e-Statements online is limited to a period of eighteen (18) months. If you need to retain a paper copy of your e-Statements, you may print them yourself or request a copy (for up to five years) from the Bank. We may charge you a service fee for paper copies.

## Hardware and Software Requirements

You will need access to a computer or other electronic device that satisfies the minimum hardware, browser, and/or app requirements needed to access Internet Banking or PCB Mobile. e-Statements may only be viewed in PDF (Portable Document Format). You may need the latest version of Adobe Acrobat Reader®. You will need access to a printer or the ability to download and archive documents to your computer or electronic device to maintain copies of e-Statements for your records.

## Information Needed from You

You must notify us of any change to your e-mail address not later than ten (10) days before the end of your normal statement cycle to receive timely notice that an e-Statement is available online. You can change your e-mail address through Internet Banking or by calling us at 1 (800) 667-5202.

## Contact Us

If you have questions or require assistance concerning e-statement services, please contact us at 1 (800) 667-5202 or at [info@mypcb.com](mailto:info@mypcb.com).