



## Terms and conditions for use of CCB E-Statements Service

To use CCB E-Statement Service, you must first enroll in CCB Online Banking and electronically accept the E-Statement enrollment, and terms of this Agreement which is included within CCB's Online and Mobile Banking Terms and Conditions. Your electronic acceptance of this Agreement includes your acceptance of the terms and conditions listed below.

### CCB E-Statements Service

#### 1. Description of CCB E-Statements Service

The CCB E-Statements Service offers you the option to elect to replace your mailed (paper) statement for eligible deposit accounts, as may be determined by CCB in its sole discretion from time to time, with an electronic version of the statement (an "E-Statement") available to you when you log in to your CCB Online or Mobile Banking account. You can view, save to your computer or print these statements at your convenience. Any legal notices that would normally have accompanied your mailed statement will only be delivered to you electronically once you have selected to receive E-Statements. The terms and conditions of CCB E-Statements Service becomes effective upon your enrollment in the CCB E-Statements Service.

#### 2. Features of CCB E-Statements Service

CCB E-Statements Service includes the following features:

- Can be printed and downloaded to your PC
- Includes at least a 12 month E-Statement archive

We may add to, modify or delete any feature of CCB E-Statements Service, at any time, at our sole discretion. We may also, at any time, at our discretion, deem a particular type of account eligible or disqualify from eligibility for CCB E-Statements Service any type of account. Please note that once you activate CCB E-Statements Service for a particular account, that neither you, nor any of your co-owners for such account, will receive any further mailed, paper statements for such account (or any of the cancelled checks or check images that might accompany a paper statement). The E-Statement will replace your mailed statement in its entirety. You can switch back to paper statements and turn off the E-Statement delivery option with respect to any account at any time by contacting your local CCB Branch, or adjusting your delivery options within the CCB Online or Mobile Banking system. When you turn off E-Statements, you will automatically begin receiving mailed (paper) statements with your next statement cycle after the current one ends.

#### 3. Activation of CCB E-Statements Service

CCB E-Statements Service may be active once you have enrolled in CCB Online or Mobile Banking by selecting the E-Statement delivery option for any account available to you. Neither enrollment in, nor continued use of, CCB E-Statements Service

is required in order to use CCB Online or Mobile Banking, however, you must be enrolled in CCB Online Banking if you wish to use CCB E-Statements Service. This CCB E-Statements Service Disclosure is available under the Digital Banking Menu on CCB's website, [www.ccbv.com](http://www.ccbv.com).

#### 4. E-Statement Access for Joint Account Holders

For joint accounts (or business accounts with multiple owners) any account owner may enroll for CCB E-Statements Service, whether in person at any CCB location, or within CCB Online or Mobile Banking.

#### 5. Accessing Your E-Statements

Your periodic statements for each account for which you have selected the E-Statement delivery option will include enclosures ("Enclosures") or legal notices and disclosures ("Disclosures") that are required to accompany such periodic statements (referred to as "Disclosures"). You acknowledge and agree that it is your responsibility to save in electronic form, or to print and retain, your E-Statements for your records. Except as otherwise required by applicable law, you acknowledge and agree that it is your responsibility to access your periodic E-Statements as they are made available to you without any notification from CCB. CCB will, however, send an email notification to the email address you provided to us in connection with the services, advising you that your CCB E-Statement is ready and available for review.

#### 6. E-Statement Archive

You will be able to view the current month's statement and all other E-Statements furnished to you through CCB E-Statements Service at least 12 months from the date of each E-Statement (for all open and active accounts). You will continue to have the option to request copies of back statements not available to you through the CCB Online or Mobile Banking system by contacting your local branch or calling Customer Service at 1-800-882-9903.

#### 7. Change Statement Delivery Method

You can turn off the E-Statement delivery option with respect to any account at any time by contacting your local CCB branch, or by selecting the paper delivery method within the Online or Mobile Banking system. You will not be charged a fee for changing your delivery method. Depending on your account type, for consumer accounts, there is a \$2.00 paper statement fee (\$12.00 if you elect to have check images included with your statement) for each statement cycle. For business accounts, there is a \$5.00 paper statement fee (\$25.00 if you elect to have check images included with your statement) for each statement cycle. CCB charges a \$10.00 fee (each statement cycle) if we receive a returned paper statement for an incorrect address. The Return Statement fee will start being

applied after the second statement cycle. When you turn off E-Statement delivery, you will automatically begin receiving mailed (paper) statements with your next statement cycle after the current one ends.

#### **8. Responsibility to Review E-Statements**

The Deposit Account Agreements that you have with CCB, including the Rules and Regulations Governing Deposit Accounts, set forth your obligations and responsibilities with respect to the timely review and examination of your periodic account statements, including your responsibilities for reporting any errors or discrepancies to CCB. You acknowledge and agree that these obligations apply equally to any E-Statements that have been made available to you through CCB E-Statements Service. You agree that you will notify us as soon as possible in the event that you experience any technical difficulties or are unable to access any E-Statements, Disclosures or Important Notices by calling us at 1-800-882-9903. You further agree that our record of any E-Statement, Enclosure or Disclosure is the best evidence of the information contained therein. You also agree to review Enclosures as they may contain important changes regarding other products.

#### **9. Responsibility to Update Email Addresses**

You are responsible for updating your email address or notifying CCB of any email address changes. You may update your email address by logging in to your CCB Online or Mobile Banking account and selecting Profile in the Menu. Notification of any email changes should be received ten (10) days before the end of your normal statement cycle. You may also visit any CCB branch location and speak to one of our Customer Service Representatives for assistance.