

Oregon Community Bank & Trust
Agreement to Receive Electronic Statements

Introduction

In this Agreement, the words, "we," "us", and "our" mean Oregon Community Bank & Trust. The words "you" and "your" refer to the individual who is identified as the owner or authorized signer on the Account(s) listed on the Oregon Community Bank & Trust Online Banking service Accounts Summary screen.

You are Not Required to Receive Electronic Statements

It is your option to receive Electronic Statements in lieu of paper statements. This is not required by Oregon Community Bank & Trust.

Your Consent is Required

By clicking "Accept" at the end of this Agreement, you consent to receive your periodic Account statement in an electronic format, called an Electronic Statement or e-statement, and we will discontinue sending paper statements to you. Your consent will only apply to this Agreement, as it applies to your deposit relationship with us. This does not apply to the delivery of Electronic Statements and other notices or information related to Electronic Statements or your Account(s) including, but not limited to information that we are required by law to provide in writing. Therefore, you will not be consenting to receive any other electronic records or disclosures at this time.

This Agreement only discusses your rights and responsibilities for Electronic Statements. The terms and conditions of your Account(s) agreements with us remain in effect except to the extent modified by this Agreement.

What We Will Provide

Electronic Statements will be available for viewing, printing and storing for 6 months after they first become available. By choosing to receive your statements electronically, checks and images normally received with your paper statement will also be discontinued.

How We Will Provide Electronic Statements

Electronic Statements will be available by clicking on the "Accounts" drop box on the Account Summary screen. Choose the e-statements option. E-statements will be available for viewing online usually the day after your statement cuts. You will be notified via email when this occurs.

To access online banking you will need computer access to the internet using a web browser. Online banking is accessible through most PC or Macintosh based web browser products such as Internet Explorer and Firefox. However, online banking is not guaranteed to be accessible from any internet browser now in use or that may be available in the future. We will immediately inform you of any changes to hardware or software requirements should this impact your ability to access or retain your e-Statements.

Fees

There is no fee for online banking access, nor will any fees be imposed should you wish to discontinue e-Statements. Fees for receiving check images, if any, still apply.

How You Can Withdraw Consent

You may withdraw your consent to discontinue receiving paper statements for all or any of your accounts by contacting us in person at one of our branches or in writing. It may take one or two statement cycles for this change to take effect.

If you close your primary account or withdraw consent for your primary account, all Accounts included on the combined Electronic Statement will revert to delivery of the paper periodic statement via the U.S. Mail.

Updating Your Information

You are responsible for providing us with an accurate and complete e-mail address and any other information affecting your Account, including but not limited to your mailing address, telephone number and e-mail address. You can update these items by visiting one of our branches.

