



## eStatement Terms & Conditions Disclosure

### **Consent to Receive eStatements:**

You are consenting to receive your personal/business checking, savings, and/or loan account statements, notices, reconciliation page, and associated disclosures (that we now provide to you in printed form) in electronic form, and to all terms and conditions of this agreement. Your electronic statements will contain the same content as the paper version supplied by the Bank. You are also consenting to receive notice of future changes to deposit agreements and disclosures via electronic communication. Disclosures such as your Privacy and Error Resolution Notices are available to you in Peoples Trust Company's Online Banking by selecting the Disclosures button.

The same terms apply with respect to electronically delivered bank statements as for those delivered in paper form. Deposit agreements and disclosures that you have previously received from Peoples Trust Company remain in effect.

### **Hardware and Software Requirements:**

To use Peoples Trust Company Online Banking and to receive and retain your statements electronically, your computer must have access to:

- \* An Internet Web browser which is SSL-Compliant and supports 128 bit encryption;
- \* Access to the Internet through an Internet or other service provider;
- \* An email account and email software capable of receiving attachments up to 1 MB;
- \* A personal computer with at least 64 MB RAM, an operating system and all necessary telephone lines, Internet or other connections and equipment capable of supporting the foregoing requirements necessary to access the Services, including any Internet-enabled wireless devices such as personal digital assistants and cellular telephones you may use to access the Services; and
- \* Adobe Acrobat Reader software, version 6.00 or higher; sufficient electronic storage capacity on your computer's hard drive or other data storage unit, or a printer that is capable of printing from your Internet Web browser and email software.

These hardware and software requirements must be satisfied at your own expense.

We will give you notice of any change to these hardware and software requirements if the proposed change will adversely affect your ability to access, receive, and retain subsequent electronic statements from us.

### **Cancelling your Consent to receive eStatements:**

If you agree to receive statements electronically, you have the right to cancel your consent at any time, at no cost to you unless it is a feature of the applicable deposit account (for instance, the Home Connection checking account). Cancelling this Agreement will result in Peoples Trust Company sending your paper account statements and disclosures to the address the Bank has on file.

To cancel your eStatement service:

Contact us at 802-524-2196 or 800-479-2196 during regular business hours; or notify us in writing at PeoplesTrust Company, Attn: Deposit Operations Department, PO Box 320, St. Albans, VT 05478

Your withdrawal of consent will be effective within 30 business days after the Bank's receipt of your request.

**Bank's Right to Revoke Consent:**

Peoples Trust Company reserves the right to change, suspend, or eliminate all or any aspect of this eStatement Terms & Conditions Disclosure upon notice to you.

**Operation and Maintenance requirements of eStatements:**

We will be sending, to your email address, a notice that statements are available for viewing along with instructions on how to access your statements. You agree to maintain an active email address for electronic notification purposes. You must keep us informed of any changes to your email address. To update your email address, log in to your Peoples Trust Company Online Banking Account and select User Options from the menu. Your email address will be used in conjunction with your Peoples Trust Company Online Banking Account for electronic notification purposes.

In the event that we are unable to deliver the email message notifying you that your eStatement is now available, we will make every effort to validate the email address provided to Peoples Trust Company.

**Request for Copies of Paper Statements:**

You have the right or option to request duplicate copies of statements or notices received electronically under this Agreement, in paper form. All requests must include the applicable account number(s) and specific period(s) for the documents requested. Requests for paper copies will be subject to our current Account Research Fee.

**Liability:**

Peoples Trust Company will not be responsible for consequential or incidental damages resulting from the Bank's performance under this agreement, damages arising from unauthorized access to your Peoples Trust Company Online Banking Account, damages arising from your inability to access your online eStatements, including computer, email, and internet malfunctions, or any costs associated with updating, modifying, or terminating your software or hardware.

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