



PCSB

E-statement Agreement

PCSB Bank's Electronic Account Statement and Check Image Delivery Enrollment Agreement ("Agreement") governs use of the PCSB Bank's Electronic Delivery Service. As used in this document the words "you" and "your" refer to PCSB Bank's customer(s) and their use of the Service. The words "we" and "our" refer to PCSB Bank.

This Agreement explains the terms and conditions governing the PCSB Bank Electronic Delivery Service. By using the Service, you agree to the following terms and conditions. This Agreement will be governed by and interpreted in accordance with Federal laws and regulations, or to the extent there is no applicable Federal law or regulation, by the laws of the State of Iowa. By accepting below or otherwise using the Service, you agree to use the Service only for bona fide and lawful purpose permitted under this Agreement.

Term & Conditions:

1. To receive Electronic Delivery Services, you must have a working connection to the Internet with capability to open Portable Document Format (.PDF) files with Adobe Acrobat Reader (most current version).
2. Upon enrollment, periodic account statements will be provided electronically. You may request paper copies by sending your requests to the address provided below.
3. You agree to keep us informed of any change in your e-mail address by advising us in writing at the address provided below.
4. If we change the minimum hardware or software requirements, and you are unable to receive electronic delivery services, you will be released from this agreement without any penalty or consequence to you.
5. You may withdraw your consent for electronic delivery services by sending written notice to the address provided below. Upon withdrawal, the documents will be sent in paper form to your address of record.
6. Following termination of the electronic delivery service by either party, a new enrollment agreement will be required to reinstate this service.
7. You further agree to indemnify and hold us harmless from and against any and all loss, cost, damage, liability, or exposure (including reasonable attorney's fees) that we or you may suffer or incur as a result of the unlawful use, unauthorized use, or misuse by any person of any such e-mail or electronic delivery of statement. You shall bear the entire risk for unauthorized use thereof whether or not you are negligent.
8. We will notify you each time we prepare a statement for an account that you have selected. We will send you an email letting you know that the eStatement is available. Simply click on the link in your email message to navigate to Online Statements. You will be required to enter your User ID and password to view the electronic statement. You agree it is your sole responsibility to protect your password from unauthorized persons. You agree that it is your responsibility to ensure that the electronic statements cannot be intercepted or viewed by others. You agree that the Bank has no control as to the persons who have access to your personal computer and your password once it is in your possession. The Bank will not be liable for any unauthorized access to your personal computer or your passwords.
9. All electronic statements shall be in full compliance with applicable laws and regulations. The provisions in this agreement are part of (and in supplement to) PCSB Bank Terms and Conditions for Depository Accounts and are subject to all the provisions in the Terms and Conditions for Depository Accounts. Each account that you designate to be included within the eStatement service and eStatements program is also governed by the terms and conditions otherwise applicable to that kind of account as separately disclosed to you, either in the Terms and Conditions for Depository Accounts, applications and enrollment forms, the applicable personal or business fee schedules, credit or deposit agreements, our Privacy Policy or other written disclosures.

BY SIGNING BELOW, I AGREE TO THE TERMS AND CONDITIONS OF THIS ELECTRONIC ACCOUNT STATEMENT AND CHECK IMAGE DELIVERY ENROLLMENT AGREEMENT. I WOULD LIKE TO RECEIVE E-STATEMENT DELIVERY. I UNDERTAND FOR THE ACCOUNTS LISTED BELOW I WILL NO LONGER RECEIVE A PERIODIC STATEMENT SENT BY US MAIL.

Customer Name	Customer Signature	Date
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Customer Name	Customer Signature	Date
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Checking Acct #: _____ Checking Acct #: _____ Checking Acct #: _____

Checking Acct #: _____ Checking Acct #: _____ Checking Acct #: _____

Savings Acct #: _____ Savings Acct #: _____ Savings Acct #: _____

Email Address: _____

Please Print Clearly