Electronic Statement (*e*-Statement) Disclosure Agreement

Delivery of Statements

By accepting the **Citizens National Bank of Cheboygan *e*-Statement Disclosure Agreement**, you agree to allow Citizens National Bank of Cheboygan to deliver your deposit account statement(s), and any other notices or disclosures that would normally be provided to you in paper form, electronically. By agreeing, you also authorize Citizens National Bank of Cheboygan to no longer generate and deliver your paper deposit account statement(s).

Extent of Consent

Your consent to receive *e*-Statements will include the periodic statements in connection to your deposit account(s) at Citizens National Bank of Cheboygan, as well as the required disclosures that accompany your statement(s). The account(s) that you are enrolling to receive *e*-Statements must be linked to your online banking account in order for you to access your periodic statement(s).

Right to Withdraw Consent

You have the right to stop receiving your statements electronically (*e*-Statements) at any time. You may do so by calling Customer Service at 231-627-7111 or toll free at 1-888-627-7800; sending your email request to www.cnbismybank.com; or mailing your written request to Citizens National Bank of Cheboygan, Customer Service, PO Box 10, Cheboygan, MI 49721. Upon receiving your *e*-Statement withdrawal of consent, we will discontinue sending your statements electronically. You may still receive an e-mail the first month after your request was received if we did not receive your request to withdraw consent in time to change your statement(s) to the paper format. No fee will be assessed for discontinuing the *e*-Statement option.

Updating Contact Information

In order to continue receiving your *e*-Statements, you agree to promptly notify Citizens National Bank of Cheboygan of any changes to your e-mail address or any other information needed to contact you. You may do so by going to the 'OPTIONS' tab while in online-banking or by contacting Customer Service. If we receive notification from our system that you are not receiving our *e*-Statement e-mails, after the third consecutive notification, we will terminate your e-statement agreement and send your statements to you in paper form at the last known mailing address on file.

Your Responsibilities

You are advised to promptly review your *e*-Statement and notify Citizens National Bank of Cheboygan in writing immediately if you think your statement is wrong or if you need more

information about a transaction. Any and all applicable time periods of which you are required to notify Citizens National Bank of Cheboygan of any errors on your account statement will begin on the *e*-Statement notification date regardless of when you review your *e*-Statement. You may contact Citizens National Bank of Cheboygan customer service via U.S. mail at PO Box 10, Cheboygan, MI 49721 or by telephone at 231-627-7111 regarding any errors. You are also responsible for safeguarding your personal computer, username and password and any other confidential account information from unauthorized access.

Obtaining a Paper Copy of Your Statement

If you would like to receive a paper copy of your statement, you may contact any Citizens National Bank of Cheboygan by any mode of communication. If you request a paper copy of your statement, a $2.00 fee per statement will be assessed.

Software Requirements

To access and view your statements your computer system must use a Internet Browser that is capable of using our Internet Banking site. It must also be able to view PDF documents. A common PDF reader can be downloaded here: Adobe Acrobat Reader

When and Where to Find Your E-Statement

Each month you will receive an e-mail notifying you that your *e*-Statement is available to you online. Your *e*-Statement will be accessible in one to two business days after the last day of your statement cycle. You will be able to review, copy, download, or print your *e*-Statement by accessing Personal Banking or Business Banking at www.cnbismybank.com listed under the Document option. Your *e*-Statement will be available to you for a period of no less than twelve (12) months.

Disclaimer of Warranty and Liability

Citizens National Bank of Cheboygan will not be liable if you are unable to gain access to our website or Internet Banking system due to system maintenance, computer failure, interruption in the availability of our service, delay in operation or transmission, computer virus, or any other causes out of Citizens National Bank of Cheboygan's control. We make no warranties or representations with respect to any Third Party Service Provider used to access your e-mail notifications or *e*-Statements. You agree that Citizens National Bank of Cheboygan will not be held liable for losses or damages arising from non-delivery, delayed delivery or miss-delivery of e-mail notifications.

Change in Terms

Citizens National Bank of Cheboygan reserves the right to make changes to the terms and conditions of this agreement at any time. You will be notified of any changes at least thirty (30) days prior to the effective date if the change(s) would result in an increase of fees or charges, increase of

liability to you, or any increase to your responsibility for unauthorized transactions, unless prior notice is excused by law or is necessary to maintain the security of the system. The notice will be sent either electronically or via U.S. mail to your last known address on file at Citizens National Bank of Cheboygan. By agreeing to the **Citizens National Bank of Cheboygan *e*-Statement Disclosure**, you will be bound by any revisions to the terms and conditions which are provided to you in accordance with this paragraph.

Other Terms and Conditions

This agreement is in addition to the terms and conditions described in the **Citizens National Bank of Cheboygan Internet Banking and Access Agreement** and any other documentation which relates to your account(s) and was previously given to you. Citizens National Bank of Cheboygan also reserves the right to cancel, discontinue, suspend, or modify *e*-Statements and may revert back to paper statements at any time without giving any notice or reason. By agreeing to the **Citizens National Bank of Cheboygan *e*-Statement Disclosure**, you will be bound by any current or future changes to the current regulation, laws and rules applicable to *e*-Statements. By using *e*-Statements, you accept and agree to the terms and conditions in this agreement and furthermore agree not to use this service for any fraudulent or illegal activity.

Personal Banking eStatement Application

Customer Name: _____

Email Address: _____

Phone Number: _____

Account Numbers	*Primary Email Address

**** One Primary Email Address per account for notification purposes.***

I verify that I have read and understand the terms and conditions regarding the electronic delivery of bank statements and I have been provided a copy of the terms and conditions for my records. I acknowledge that I am an authorized owner on the account(s) listed above.

_____

Authorized Signature **Date**

Please drop off completed application at any of our branches or send to:

Citizens National Bank
PO Box 10
Cheboygan, MI 49721

Bank use only:

_____ _____ _____

Port # **Received By: (Employee Initials)** **Date**

_____ _____

Identity Verified By **Source of Verification**

_____2_____ _____ _____

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