

## **Citizens First Bank eStatement Amendment**

As a registered user of online banking services offered by Citizens First Bank (hereinafter referred to as "bank", "us" or "we"), you have the option to receive electronic monthly/periodic statements, eStatements, for any of your eligible statement savings and checking accounts (collectively referred to hereinafter as "deposit accounts" or "accounts") with the bank that are linked to and accessible through the online banking services offered by the bank.

This eStatement Amendment ("Amendment") shall supplement and modify to the extent necessary the terms and conditions of the Online Banking or Business Banking Agreement which you have previously entered into with the bank. If you want to receive eStatements on any eligible account instead of statements sent to you by mail, you must first read and agree to all the terms and conditions set forth in this Amendment. By agreeing to the terms and conditions set forth in the Amendment, you acknowledge your understanding of, and agreement to, the following terms and conditions:

- You agree to the electronic delivery to you of the eStatement Amendment, this Amendment and any monthly/periodic account or billing statements (collectively referred to hereinafter as "account statements") that are required under applicable law to be delivered to you in writing with respect to each of your deposit accounts (including any associated overdraft lines of credit) that have been converted to electronic delivery pursuant to both your instructions and this Amendment.
- Once you have accepted the terms and conditions set forth in this Amendment, each of the eligible deposit accounts may be converted by the bank to electronic statement delivery (hereinafter referred to as "converted account(s)". Accordingly, you may no longer receive account statements by mail for any such converted account.
- Pursuant to this Amendment, the bank may deliver any applicable electronic statement to you by making such statement available online through the online banking service described herein for you to access at your convenience. Each of your monthly/periodic eStatements will be available for your viewing, downloading or printing for a period of at least one hundred eighty (180) days from the date the eStatement is made available to you through the online banking service. You will be responsible for viewing each of your electronic account statements in a timely manner to comply with error resolution requirements and time periods, or with any other terms and conditions of your account(s) affected by this Amendment. If you cannot access, print or view your eStatement for any reason, you must contact the bank immediately at 1-800-707-1893 or 352-753-9515 to make alternate arrangements to gain access to your account statement and/or statement information so that you can properly and timely comply with your account obligations.
- You will not be charged a fee for the electronic delivery of your account statement(s) pursuant to this Amendment. However, once your account(s) have been converted upon your request hereunder to electronic statement delivery, the bank reserves the right to charge you a fee if you request hard-copy be mailed or otherwise provided to you if the account statement has already been provided to you electronically. Please consult our Schedule of Fees available online on the Citizens First Bank website for a listing of our current fee(s) associated with your request for copies of your statement.
- To obtain access to your account and your eStatement, you need a computer with Internet access and a web browser that supports Secure Sockets Layer (SSL) and 128-bit encryption. Microsoft® Windows 7 64 bit, Windows 8.1 64 bit, Windows 10 32 bit, Windows 10 64 bit, Edge 38 or latest. Microsoft® Internet Explorer 11 or higher, Google Chrome 58 or latest, Mozilla Firefox 53 or latest, and Mac OS X 10.11 (El Capitan), Mac OS X 10.12 (Sierra), Apple Safari 10.

- Your eStatements will be made available online in a portable document format (PDF) file. Accordingly, you will need to have ADOBE® ACROBAT® READER® or compatible software installed on your computer in addition to your normal internet browser software to access, view or print your electronic statement(s). To download a free copy of ADOBE® ACROBAT® READER®, please visit [WWW.ADOBE.COM](http://WWW.ADOBE.COM).
- The bank recommends printing a hard copy of any electronic statement for your permanent records.
- By accepting this agreement, you confirm that you meet the hardware and software requirements required for you to access your online banking service and to access, view and print your electronic account statements as contemplated under this Amendment.
- Any new accounts opened and enrolled in electronic delivery will automatically receive the first statement in hard-copy via the US Postal Service.
- If any account which you have applied for and have been approved by the bank to receive eStatements is a joint account, please be advised that only those account owners who have enrolled in online banking and agreed to the eStatement Amendment will receive and be able to access the electronic statement for such account. Therefore, you are solely responsible for promptly and timely sharing any account statement or any statement related information provided thereon with your joint account holder.
- Once enrolled you may request a hard-copy of a statement or cancel this service at any time by calling or visiting the nearest Citizens First Bank branch or providing written authorization to: Citizens First Bank, Attn: Electronic Banking Department, P.O. Box 1927, Lady Lake, FL 32158-1927. This notification is subject to the bank's confirmation of the request and such withdrawal shall become effective no later than fifteen (15) days after receipt by the bank. Upon termination, you understand and agree that you will receive all account statements in hard-copy paper form via the US postal mail service using the address Citizens First Bank currently has on file.
- The bank reserves at all times the right in its sole and absolute discretion to approve of and/or deem whether any account or account holder is eligible for the services set forth in this Amendment.
- The bank reserves the right to terminate this Amendment and/or to cancel the ability of any account holder to access any electronic statement at any time without notice or as otherwise allowed by law. If the bank takes any such action, the necessary changes will be made to any affected account to allow for the delivery of any related account statements by mail or as otherwise provided under the original terms of the applicable account agreement with the bank.
- Your acceptance executed in conjunction with the eStatement Amendment shall be legally binding by all authorized owners. Please print a copy of this amendment for your records using your internet browser software before clicking below.