

Electronic Statement Disclosure Agreement

This Electronic Statement Disclosure and Agreement (“Agreement”) is made between you and Classic City Bank (“Bank”) and provides your request and consent to receive statements, notices, and documents via electronic delivery for any or all account(s) and document(s) as provided by Classic City Bank that you have self-enrolled or indicated your intent to enroll in electronic delivery. These electronic statements, notices, and documents are called “eStatements”. This Agreement is in addition to the terms and conditions described in the Online Banking Agreement and Disclosure, Deposit Account Agreement, Loan Promissory Note, Terms and Conditions, and Electronic Fund Transfer Act Disclosure and corresponding Fee Schedule.

By agreeing to the following, you agree that we may provide you with your periodic banking account statements, including, but not limited to any future disclosures, amendments, privacy policies, letters, correspondences, and any other notices that may be legally required to be provided to you, in electronic form for the account(s) and document(s) for which you have self-enrolled or indicated your intent to receive electronically. Once enrolled in the eStatements service you will receive your next statements, notices, and documents electronically only. By accepting the agreement, you also demonstrate that you are able to open the Electronic Statement Disclosure and Agreement in PDF format, which demonstrates the ability to open future statements and notices that are delivered in PDF format.

ELIGIBILITY FOR eStatements

You must be enrolled in our online banking product in order to sign up for and view eStatements. For a statement, which contains the information for more than one account “Combined Statement”, the lead account must be linked to online banking and enrolled in eStatements to allow display of the Combined Statement.

ACCESSING YOUR eStatements

The primary email used to enroll for eStatements will receive an email notification when the eStatement is available, which will allow you to log in to the Bank’s online banking site using your online banking User ID and password and access your e-Statements. You will need to ensure that your computer software meets the following system requirements in order to view, print, and/or save your eStatements:

- Computer or mobile device with the capability to access the Internet
- Internet Browser that supports 128-bit encryption. Supported browsers should be the current version or previous two versions of the browser. Supported Internet Browsers include the following: Internet Explorer, Google Chrome, Mozilla Firefox, and Safari.
- Current version or previous two versions of Adobe Acrobat Reader

We will use our best efforts to deliver your eStatements in a timely manner and in accordance with any applicable time required by law. However, we shall incur no liability if we are unable to deliver your eStatements because of the existence of any one or more of the following circumstances:

- a. Our website or online banking is not working properly and you know or have been advised by us of the malfunction; or

b. Circumstances beyond our control (such as, but not limited to, fire, flood, interruption in telephone service or other communication lines, interference from an outside force, legal restriction or delays in email service) prevent proper delivery and we have taken reasonable precautions to avoid those circumstances.

AVAILABILITY OF PAPER DELIVERY OR PAPER COPIES & CONSUMER ACTIONS

You will continue to have the option to request paper copies, for which fees may apply, in addition to receiving electronic copies of historical statements. Please refer to the applicable Schedule of Fees for further details.

If you wish to receive a paper copy of a statement, notice, disclosure, or other document presented to you electronically, you may contact us by phone at 706-608-5355 or by writing us at

Classic City Bank
P.O. Box 7238
Athens, GA 30604

CONSENT CHOICES

For the sake of this agreement, your consent to this disclosure pertains only to the account(s) and document(s) that the Bank makes available for electronically delivery, which may include statements, notices, disclosures, tax forms, and other documents.

DUTY TO REVIEW PERIODIC STATEMENTS

You must promptly access/review your eStatement and any accompanying items and notify us in writing immediately of any error, unauthorized transaction, or any other irregularity. If you allow someone else to access your eStatement, you are still fully responsible to review the eStatement for any errors, unauthorized transactions, or any other irregularities. Any applicable time periods within which you must notify us of any errors on your account statement(s) shall begin on the eStatement notification date regardless of when you access and/or review your e-Statement. If you do not immediately report to Classic City Bank any non-receipt of eStatements or any error, irregularity, discrepancies, claims or unauthorized debits or items, you shall be deemed conclusively to have accepted all matters contained in the e-Statements to be true, accurate and correct in all respects.

EMAIL ADDRESS MAINTENANCE

It is your responsibility to notify us if you change your email address. You may update your email address in online banking.

CHANGE STATEMENT DELIVERY METHOD/CONSUMER ACTIONS

At any time and without any consequence or charge, you may change your election to receive electronic documents or entirely withdraw your consent to receive electronic statements, notices, or other documents by un-enrolling account(s) or document(s) through online banking by going to the Electronic Documents tab in online banking, clicking on "Documents and Settings", and removing the checkmark

from the All Account box or remove the checkmark from the account(s) or document(s) you want to remove from eStatements. When you change your settings, the change will take place the next statement cycle.

You may also change your statement delivery method by requesting the change in person, contacting the Bank at 706-608-5355, or by writing to us at Classic City Bank, P.O. Box 7238 Athens, GA 30604. Please be as specific as possible as to the changes that you are requesting, including listing of account(s) or document(s) that you wish to change.

In addition to the electronic copies you receive, you will have the right to request paper copies of historical statements, notices, or other documents, for which fees may apply; please refer to the applicable Schedule of Fees for further details.

CHANGES AND/OR TERMINATION

If at any time, the required hardware or software specifications change pertaining to the accessibility of electronic statement delivery, Classic City Bank will provide you with a statement detailing any revised hardware and software requirements for access to and retention of electronic records, as well as provide you with the opportunity to withdraw consent without the imposition of any fees for such withdrawal and without the imposition of any condition or consequence that was not disclosed. In addition, if there are any revisions to the hardware or software specifications, Classic City Bank will seek to obtain your affirmative consent to continue receiving your statements electronically.

Except as otherwise required by law, rule, or regulation, we may change the terms of this Agreement at any time. When changes are made we will update this Agreement on online banking. Online banking will be updated on the effective date, unless an immediate change is necessary to maintain the security of the system or unless a law, rule or regulation requires that it be updated at an earlier time. If such a change is made, and it cannot be disclosed without jeopardizing the security of the system, this Agreement will be updated within thirty (30) days after the change. You will be notified as soon as possible when any changes are made which materially affect your rights. As always, you may choose to decline changes to this Agreement by un-enrolling in the eStatements service. Your continued enrollment in the eStatements service is your acceptance to the Agreement. Changes to fees or terms applicable to eligible accounts are governed by the agreement otherwise governing the applicable account. It is your responsibility to review this Agreement including Classic City Bank's Schedule of Fees and Privacy Policy from time to time in order to be aware of any such changes.