



***UNITED BANK eStatement
Enrollment***

Name _____

Account Numbers _____

Email Address _____

Telephone Number _____

I acknowledge that I have read this enrollment form, received and read a copy of the eStatement Disclosure, and agree to the terms and conditions therein.

User's Signature _____ **Date** _____

Employee verifying and completing enrollment

_____ **Date** _____



United Bank

eStatement Disclosure

This disclosure asks for your consent so that we can provide communications and information to you in electronic form rather than in paper form. Before you decide whether or not you wish to give your consent to receiving electronic notice and records, you should read and consider the following information. Then, if you decide to consent, you can check the “I Agree” check box at the bottom of this statement and click the Enroll Now button.

Hardware and Software Requirements

In order to access and retain electronic statements, you will need the following computer hardware and software:

- a computer with an Internet connection.
- a current web browser that includes 128-bit encryption and is on the list of supported browsers. <http://info.netteller.com/go/Supported-Browsers>
- Adobe Acrobat Reader version 10.0 and above to open documents in .pdf format.
- a valid email address (your primary email address on file with us)
- sufficient storage space to save past eStatements or an installed printer to print them.

We will notify you if there are any material changes to the hardware or software needed to receive electronic statements from us. By giving your consent you are confirming that you have access to the necessary equipment and are able to receive, open, and print or download a copy of any Communications for your records. You may print or save a copy of these statements for your records as they may not be accessible online at a later date.

Delivery

Upon receipt of your consent, 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 Banking. You will be required to enter your User ID and password to access the eStatements tab in online

banking. 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.

You understand that you have no expectation of privacy if you transfer any statement via e-mail to another person or entity using the World Wide Web. You further agree to release United Bank from any liability if the information is intercepted or viewed by unauthorized parties at any other email address selected by you.

By accepting the terms of this agreement, you hereby authorize United Bank to provide notification of periodic account statements and other periodic or special notices to you by electronic mail. Other periodic or special notices may include hold notices on availability of funds, NSF notices, error resolution notices, privacy notices or any other notice that federal laws and regulations from time to time may require us to provide to you. Your authorization means that we can provide you with periodic statements of your account and special notices electronically. You are responsible for notifying us of any email address changes. Notification of any email changes should be received ten (10) days before the end of your normal statement cycle. You may notify us by calling customer service at (334)682-4155. You may also visit our location and speak with one of our Customer Service Representatives for assistance. If your electronic mail is returned as undeliverable an attempt will be made to an alternative e-mail address if you have provided us with one. If you have not provided us with one, an attempt will be made to contact you. If contact cannot be made, a paper copy of your statement will be sent by U.S. mail and a fee of \$2.00 will appear on a subsequent statement. There is no fee to request a paper copy of a regulatory notice or a copy of the changes of fees or terms on your account. If you wish to have a paper copy of a statement or check, normal research fees will apply.

Your email address may be changed using the procedure described above by any authorized party to your account. THE BANK SHALL HAVE NO OBLIGATION OR LIABILITY TO ANY OF THE PARTIES TO A MULTIPLE-PARTY ACCOUNT IF THE EMAIL ADDRESS IS CHANGED USING THE PROCEDURES SET FORTH ABOVE.

You will receive an e-mail notification the day your eStatement is ready for your review. Your eStatement will also be dated that date (the "E-mail Date"). You must promptly review your eStatement and any accompanying items and notify us in writing at P O Box 458, Camden, AL 36726, via telephone at (334)682-4155, or in person at our location (within the applicable time periods specified in your deposit agreement) of any error, unauthorized signature, lack of signature, alteration or other irregularity. Any applicable time periods within which you must notify us of any errors on your account statement(s) shall begin on the E-mail Date regardless of when you review your statement.

If you believe your eStatement is lost or that someone has obtained access to your eStatement without your permission, write to us at P O Box 458, Camden, AL 36726. You may also contact one of our Customer Service Representatives, in person or call (334)682-4155.

You have the right to withdraw your consent to receive electronic periodic statements at any time. To withdraw your consent to receive electronic statements, you must notify us by writing us at P O Box 458, Camden, AL 36726. You may also contact one of our Customer Service Representatives, in person or call (334)682-4155. The withdrawal of your consent should be received at least ten (10) days before the end of your normal statement cycle.

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) United Bank's Terms and Conditions for Depository Accounts and are subject to all the provisions in the Terms and Conditions for Depository Accounts. Each United Bank 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.

Please complete the eStatement Enrollment form stating that you have read and agree to the terms of the Email Statement Disclosure and you would like to receive eStatement delivery. By signing up for eStatements, you understand that for the accounts listed on the eStatement enrollment form you will no longer receive a periodic statement sent by U.S. Mail.