



### **Customer Consent**

By accepting this agreement, you are consenting to receive periodic account statements and disclosures related to your account by means of electronic mail instead of by United States Postal Service mail. Your consent applies to electronic statements as well as important disclosures or notices that may be presented electronically now or in the future. This may include, but is not limited to, your periodic account statements, regulatory disclosures regarding your account that are required to be provided at the time of account opening or at other times after account opening, notices regarding changes to your account or amendments to any agreements and/or disclosures governing your account. When the information is available for viewing, we will send you a message at the email address you have designated. A link will be provided for accessing your electronic disclosures or statements.

### **Right to Withdraw Consent**

You have the right to withdraw your consent to receive electronic periodic statements and disclosures at any time. Your withdrawal of consent should be received at least ten (10) days prior to the end of your normal statement cycle. To withdraw your consent, you must notify us via email at [onlinesupport@ucbanking.com](mailto:onlinesupport@ucbanking.com), through our website at [www.ucbanking.com](http://www.ucbanking.com) or in writing to United Community Bank, P. O. Box 248, Raceland, LA 70394.

### **Equipment Requirements**

To receive electronic delivery services, you must have a working connection to the Internet with email and the capability to receive and open Portable Document Format (.PDF) files with Adobe Acrobat Reader version 5.0 or higher. By accepting this agreement, you are confirming that you have access to a computer that satisfies these requirements and that you have access to a printer, or the ability to download information in order to keep copies for your records.

### **Responsibility to Notify Us**

You are responsible for notifying us of any email address changes. Notification of any email changes should be received ten (10) days prior to the end of your normal statement cycle. You may notify us in writing, by email or by phone. If your electronic mail is returned undeliverable, an attempt will be made to contact you. If we are unable to contact you for a working email address, a paper copy of your statement will be sent through the US Postal Service. You are responsible for promptly reviewing your electronic disclosures and eStatements. Notify us immediately in writing, or call us at 866-505-3736 in regard to any suspected error, alteration or unauthorized access to your electronic disclosures or eStatements. Also notify us if you do not receive or are unable to view or print your disclosures or eStatement.

### **Periodic Statements**

Upon receipt of your consent, we will provide periodic statement notifications to you on a monthly basis to a working email address that you have provided to us. You will be required to use a User ID and Password to download the electronic statement. It is your sole responsibility to protect your password from unauthorized persons. You understand that you have no expectation of privacy if the statements are transmitted to an email address owned by a third party, for example, your employer. You further agree to release United Community Bank from any liability if the information is intercepted or viewed by unauthorized parties at your employer or other email address selected by you.

By accepting the terms of this Agreement, you hereby authorize United Community Bank to provide periodic account statements to you by electronic mail. After you consent to receiving electronic statements, you will no longer receive periodic account statements by the US Postal Service.

### **Amendment and Termination**

We may amend or change this Agreement at any time after any notice required by law is given or, if required by law, your authorization obtained. If law requires no notice or authorization, your continued acceptance of electronic disclosures or eStatements after the effective date of such change will constitute your acceptance of and Agreement with such amendment(s).

We may terminate this Agreement at any time, without cause or notice.

### **Liability**

We will use our best efforts to deliver your electronic disclosures and 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 disclosures or eStatements under the following circumstances:

- Our website is not working properly and you have been advised by us of the malfunction; or
- Your equipment was not working properly and this problem should have been apparent to you; or
- Internet service is interrupted due to traffic or other disruptions; or
- Circumstances beyond our control (such as, but not limited to, fire, flood, interruption in telephone services or other communication lines, interference from an outside force, Acts of God, legal restrictions or delays in mail service) prevent proper delivery and we have taken reasonable precautions to avoid those circumstances.

You agree not to alter or use the disclosures or eStatements for any unauthorized, fraudulent or other illegal purposes.

### **Acceptance**

By accepting this agreement, you are indicating that you have read, understand, and agree to be bound by this Agreement and that you, and any authorized signers or users authorize us, at our discretion, to provide account disclosures and account statements electronically, until this Agreement is terminated or discontinued in accordance with this Agreement. You also confirm that, in accordance with the "Equipment Requirements" outlined in this Agreement, you have equipment that provides the ability to receive and retain electronic disclosures and statements.