

Electronic Documents (eStatement and eLoan Statement) Disclosure and User Agreement

Welcome to Liberty Bank's eStatement Delivery Service. Our goal is to provide you with a free, convenient and environmentally friendly electronic version of your periodic account statement, loan statement and/or other disclosures and communications.

We need your consent to begin to make your document available electronically. Once you provide this authorization, we will no longer produce and mail a paper copy of your periodic account statement and/or loan statement to you. Therefore, please review this Agreement prior to giving your authorization and then click "ACCEPT" at the bottom of the Agreement if you would like to begin retrieving your periodic deposit account statement(s), loan statement(s) and/or other documents electronically via our eStatement Delivery Service.

This Agreement is a contract that establishes the terms covering the electronic delivery of your periodic account statement, loan statement and/or other related documents to your accounts at Liberty Bank through the Service. The terms and conditions of the Personal Deposit Account Agreement and Business Deposit Account Agreements continue to apply notwithstanding anything to the contrary in this Agreement. The terms of your loan documents (i.e. Mortgage, Note, etc.) are not changed in any way by Liberty Bank's eStatement Delivery Service.

Consent and Authorization for Electronic Delivery of Periodic Account Statements, Documents, Disclosures and Other Communications (eStatements)

For the purposes of this Electronic Document Disclosure and User Agreement, the following definitions apply:

- "Agreement" shall refer to this Disclosure and User Agreement.
 - "You", "your", "user" and "owner" refers to the accountholder or any other individual authorized to receive electronic delivery of periodic account statements or loan statement and/or other disclosures and communications ("eStatements") under this Agreement.
 - "We", "us", "our", and "Liberty Bank" refers to Liberty Bank.
 - The "Service" refers to Liberty Bank's eStatement Delivery Service.
 - "Statement" refers to your periodic account statement and/or loan statement.
 - "Account" or "Accounts" refers to any deposit accounts on which you are an owner at Liberty Bank.
 - "Login Credentials" means the User ID and Password you utilize to access Online Banking and the Service.
1. **If an account in your Online Banking profile is a joint account, you acknowledge that your consent and authorization has been authorized by each of the joint accountholders. All joint accountholders are legally bound by the terms and conditions of this Agreement.**
 2. When you sign up for the Service through Online Banking, you agree that your acceptance of this Agreement is only for the account(s) for which you are an owner and you will thereafter receive your statement electronically. **This acceptance is for all accounts that you have selected to enroll.** This will include any combined statement that you have requested. Your eStatement will contain the same content as the paper version that you have been receiving. The choice (paper or eStatement) that is recorded on our system on the day the statement(s) are generated will be the only statement method used to deliver that month's account statement.
 3. By indicating your acceptance of these terms and conditions, you authorize Liberty Bank to discontinue sending your periodic account statement(s) and/or loan statement(s) via the postal mail service and to instead deliver such statement to you electronically (eStatements). You understand and agree that Liberty Bank will send you an email on an ongoing basis to your primary email address, as provided in your Online Banking profile, notifying you that your eStatement(s) are ready to be viewed via the Online Banking service. You understand and agree that you will no longer receive paper copies of your periodic account statement(s) and/or loan statement(s).

4. Your ongoing consent to receive subsequent account statements and/or loan statements electronically is voluntary and may be withdrawn at any time. Subject to Liberty Bank's confirmation of your request, such withdrawal shall become effective when your next statement is generated. Upon termination, you understand and agree that you will no longer have access to your account statement(s) and or loan statement(s) online and that you will receive all future account statements in paper form via the postal mail service. Upon termination of the electronic delivery of your deposit account statements, you will begin to incur a monthly paper statement fee as defined in the Schedule of Fees and Charges of the Personal or Business Deposit Account Agreements. The fee will be imposed beginning the next statement cycle. (See section 6 for exceptions).
5. You have and will maintain the ability to electronically save and visually display on your computer any eStatement. You understand that Liberty Bank recommends that you print or save a copy of this Agreement for your records. In order to help protect your personal information, we recommend that you install firewalls, anti-virus, and spyware protection software (and update it as required) on your computer. We also recommend that you update your operating system and browser application on a periodic basis to better protect your computer and Online Banking sessions. You must have an Internet web browser which is capable of supporting 128-bit SSL encrypted communications, which requires the Current Version of an internet browser we support. By "Current Version", we mean a version of the software that is currently being supported by its publisher. The following Technical Requirements link includes more information on the browsers we currently support and related system requirements: <https://www.liberty-bank.com/personal/digital-banking/online-banking#browsers>. (Note: If you click on the Technical Requirements link, be sure to return to this page to finish reading this Electronic Documents (eStatement and eLoan Statement) Disclosure and User Agreement.) Your access to this page verifies that your browser and encryption software meet these requirements.
6. You may also request a paper copy of any account statement that has been enrolled in this Service for a fee if applicable, by contacting Liberty Bank at 888-570-0773 or by visiting your local Liberty Bank branch. If you cancel your enrollment in eStatements you will begin receiving your paper statement(s) on your next statement cycle. Paper statements created for Savings, Checking and Money Market Accounts will have a monthly paper statement fee (whether you receive it in the mail or for each time we print a paper copy of your statement or transaction history in a branch). Consumer account holders age 65 or over, Individual Development Accounts, Health Savings Accounts, IOLTA/IORETA accounts and loan statements are exempt from the paper statement fee.
7. You understand and agree that Liberty Bank reserves the right to change the terms and conditions of this Agreement. Liberty Bank reserves the right to discontinue the eStatement service at any time. We will notify you before the effective date of any change.
8. You are the authorized signer of the account(s). Your electronic signature executed in conjunction with this Agreement shall be legally binding and any transaction performed pursuant to this Agreement shall be considered authorized by you. You agree to provide true, accurate, current and complete information about yourself as requested and agree to not misrepresent your identity. For Business Customers: By requesting access to the Service, you hereby authorize Liberty Bank to grant the administrator access to all documents and account statements and/or loan statements sent electronically. Should you wish to limit the access of the administrator, it will be your responsibility to notify Liberty Bank in writing on your company letterhead.
9. You agree that in no event will Liberty Bank be liable for any technical, hardware or software failure of any kind, any interruption in the availability of this Service, any delay in operation or transmission, computer virus, loss of data or other similar loss.
10. Liberty Bank is not liable for any third party-incurred fees, other legal liability, or any other issues or liabilities arising from eStatement notifications sent to an invalid or inactive e-mail address or postal address that you have provided.

Review of Periodic eStatements:

You must promptly access and review your eStatement/eLoan Statement(s) including Statement Disclosures and other accompanying items and notify Liberty Bank 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 statement for any errors, unauthorized transactions, or any other irregularities. Any applicable time periods, as described in the Personal Deposit Account Agreement and Business Deposit Account Agreement and disclosed on the eStatement and eLoan statement, within which you must notify Liberty Bank of any errors on your account statement shall begin on the eStatement email notification date regardless of when you access and/or review your eStatement(s). If you do not immediately report to Liberty 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 eStatement to be true, accurate and correct in all respects. Your account statement will become available through the Service shortly after the end of your statement cycle period. Your check images may be available to you even before all of the images of your cancelled checks have been processed for the statement cycle period. However, the Service is updated multiple times each day and as soon as your check images are processed, they will be made available to you through the Service.

Your account statements and loan statements will become available through the Service incrementally each month after you enroll in the Service, creating an archive of 7 years of past statements. If you wish to retain your account statements and/or loan statements for a longer period of time, you should download them to your computer or print them during the 7 years that they are available through the Service. If you request a paper copy of either your deposit account statement or any check referenced in that statement from us, we will provide a legible copy within a reasonable period of time. See section 6 to determine if the paper statement fee is applicable.

Email Notification of Document Availability:

We will send an email to the email address that you have on file in the “My Profile” section within Online Banking to advise you when your eStatement is available for viewing. For Business Customers we will use the email address that was supplied during the enrollment process.

It is your responsibility to ensure that the email address within Online Banking contains your current email address. If your email address changes, it is your responsibility to update your email address within “My Profile”.

To update your email address, go to the “Banking Service Center – My Profile” section of Online Banking and change your email address. Once you have updated your email address, we will need for you to click on the eStatement button within the “Accounts” screen and access eStatements. Doing this will update your email address within eStatements to ensure your notifications are delivered to your new email address.

Your Right to Terminate:

You may withdraw your consent to receive eStatements and/or eLoan Statements by:

- logging in to your Online Banking, choosing the eStatement menu item and following the instructions at the bottom of the page to unenroll your account(s)
- sending us a secure message from within Online Banking
- contacting Liberty Bank at 888-570-0773, or
- visiting your local Liberty Bank branch

The paper statement fee will be effective with the next statement cycle for Savings, Checking and Money Market Accounts. The paper statement fee does not apply to loan statements.

Our Right to Terminate:

You agree that we provide the eStatement Delivery Service at our sole discretion and we can modify, restrict, withdraw or rescind your use of this Service at any time and for any reason. However, if we do, we will instead produce and mail a paper copy of your account statement and other disclosures and communications to you. The paper statement fee will be effective with the next statement cycle for Savings, Checking and Money Market Accounts. The paper statement fee does not apply to loan statements.

For additional information and terms regarding your account(s), please reference your current Liberty Bank Personal Deposit Account Agreement and/or Business Deposit Account Agreement.

EFFECTIVE DATE: JANUARY 5, 2021

REVISED DATE: JANUARY 4, 2021