

Peoples Exchange Bank Electronic Statement/Notice Delivery Terms and Conditions

This agreement is made between you and Peoples Exchange Bank and provides your request and consent to receive statements, notices, regulatory disclosures and marketing information for your accounts by electronic delivery. These electronic statements, notices, regulatory disclosures and marketing information are hereinafter referred to as "E-Statement" or "E-Statements". The statements, notices, regulatory disclosures and marketing information, whether in paper or electronic format, are referred to as "Document" or "Documents."

You have the right to withdraw your consent to receive E-Statements electronically at any time by canceling your enrollment in the service through your Mobile or Online Banking account. The E-Statement service will be discontinued within 10 working days and paper delivery of your Documents will resume. There is no fee to withdraw your consent to receive Documents electronically. However, your account may be charged an additional monthly service charge for receiving paper Documents. Refer to the terms and conditions of your account for details.

If you wish to receive a paper copy of an E-Statement that is presented to you electronically, please call 1-800-364-3631, email support@pebank.com or write to Peoples Exchange Bank, P.O. Box 4040, Winchester KY 40392. Please be as specific as possible regarding the information you are requesting. **Please do not include personal information such as account numbers or Social Security Numbers in email, as it is not secure.** This information will only be mailed to the address we have on file. You will be charged \$20.00 per hour (1 hour minimum) for record research and \$2.00 per item copy.

There are currently no service charge fees for the use of E-Statements. However, you agree that Peoples Exchange Bank has the right to institute or change the fees for E-Statements upon thirty days prior written notice to you. In addition, Peoples Exchange Bank has the right to amend these terms and conditions from time to time providing you with written notice of the amended terms and conditions.

You agree to waive and release any claims against Peoples Exchange Bank arising out of or that may in any way be related to the use of E-Statements, except for those claims resulting solely from the negligent acts or omissions of the Bank. You agree that you are solely responsible for any loss due to use of E-Statements by you, any authorized user, or any unauthorized user or recipient who gains access to E-Statements through your computer or information obtained directly or indirectly from you.

You must be a Mobile or Online Banking customer to enroll for E-Statements. Adobe Acrobat Reader® version 6.0 or higher is required to open and view your Documents. To download the latest version of Adobe Acrobat Reader®, [click here](#). We also recommend that you use the latest browser version available that supports 128 bit SSL Encryption. *Acrobat and Reader are registered trademarks of Adobe Systems Incorporated in the United States and in other countries. THIS PRODUCT IS NOT ENDORSED OR SPONSORED BY ADOBE SYSTEMS INCORPORATED, PUBLISHER OF ADOBE ACROBAT READER.*

You will need email access with at least 1MB of free space to receive your E-Statements. Your E-Statements will be sent to the email address that is on file with Online Banking. It is your responsibility to keep your email address updated.

We will use the email address provided to send an email notifying you of your E-Statement delivery. You may then click the link within the email or go to our Peoples Exchange Bank Online Banking via the Peoples Exchange Bank website.

Your Online Banking ID and Password are your keys to E-Statements. It takes both identification keys to gain access. No one representing Peoples Exchange Bank will ask for your Password. You should never give your Password to anyone who asks for it in an email or by phone or anyone else who you do not want to have access to your account.