

POINTBANK

Electronic Disclosure Verification

By accepting PointBank's Electronic Disclosure Verification ("EDV"), you consent and agree PointBank may provide disclosures and notices to you electronically, in lieu of paper forms, including electronic delivery of statements (e-Statements) for your PointBank deposit account(s).

- ❖ **Note:** Consenting to receive communications under this EDV will not automatically enroll you in e-Statements. You must complete a separate enrollment to stop receiving by U.S. Mail paper account statements (and any other types of communications we may include in e-Statements).

The words "we," "us," and "our" refer to PointBank, and the words "you" and "your" mean you, the individual(s) or entity identified on the Account(s). As used in the EDV, "Account" means the product or service being established. "Communication" means any customer agreements or amendments thereto, monthly billing or account statements, tax statements, disclosures, notices, responses to claims, transaction history, privacy policies and all other information related to the account, including but not limited to information that we are required by law to provide to you in writing.

Hardware and Software Requirements

To participate in Online Banking and to access, view, and retain electronic communications your system will need the following requirements:

- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit;
 - An email account with an internet service provider and email software;
 - A personal computer (PC: Pentium 120 Mhz or higher/Macintosh, Power Mac 9500, Power PC 604 processor: 120-MHz Base or higher), operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying, and either printing or storing communications received.
 - Adobe Reader version 8.0 or higher
 - Windows 2000 or later version running either Internet Explorer version 6.0 or higher or Firefox version 3.0 or higher, or Macintosh OSX 10.2 or higher running Safari web browser.
- ❖ **Note:** PointBank is not responsible for any electronic virus or malware a customer may encounter. Bank Management recommends downloading appropriate antivirus software and performing scheduled routine scans to remove potentially harmful software.

Communications in Writing

All communications in either electronic or paper format from the Bank to you are considered "in writing." Bank Management recommends printing or downloading a copy of this EDV for your records and any other communications that are important to you.

Communications Provided in Electronic Form

- You agree we may provide you with any communications we may choose to make available in electronic format, to the extent allowed by law, and we may discontinue sending paper communication to you, unless and until you withdraw your consent as described below.
- Your consent to receive electronic communications and transactions includes, but is not limited to:
 - All legal and regulatory disclosures and communications associated with the account or the product or service available through Online Banking for your account.
 - Notices or disclosures about a change in the terms or change in fees of your account.
 - Online Banking Agreement
 - Privacy policies and notices
 - Monthly (or other periodic) billing or account statements for your account(s)
 - Lending disclosures

Method of Providing Communications in Electronic Form

All PointBank electronic communications are accessible for viewing via the Bank's website. For your convenience, these communications will also be available for download via PDF files.

❖ Note:

- At our option, we may treat your provision of an invalid email address, or the subsequent malfunction of a previously valid email address, as a withdrawal of your consent to receive electronic communications.
- PointBank will not impose any fee to process the withdrawal of your consent to receive electronic communications.
- Any withdrawal of your consent to receive electronic communications, in most cases, will be effective no later than 3 business days.

How to Request Paper Copies

- You can obtain a paper copy of an electronic communication by visiting a branch location and asking an employee, printing from the Bank's website, or by requesting it be mailed to you.
- To request a mailed paper copy, please call 800-970-5526 (toll free) or 940-686-7000 or contact an employee at your nearest PointBank location.
- The Bank may charge you a reasonable service charge for requested mailed copies of statements, but will notify you of the charge prior to completing the request.
- The Bank reserves the right to provide a paper (instead of electronic) copy of any communication you have authorized us to provide electronically.

Updating Your Records

- You can update information through Online Banking by visiting www.pointbank.com, by calling 800-970-5526 (toll free) or 940-686-7000, or by contacting an employee at your nearest PointBank location.
- It is your responsibility to provide PointBank with accurate and complete email address and contact information.
- It is your responsibility to maintain and promptly update any changes in your information.

❖ Note: In the event email is returned undeliverable, notifications will be sent to the physical address on file at the Bank.

How to Cancel Electronic Statements

You may withdraw your consent to receive electronic communications at any time by:

1. Calling PointBank at 800-970-5526 (toll free) or 940-686-7000
2. Contacting an employee at the nearest PointBank location.
3. Using the other services, mail, compose mail option in Online Banking.

Termination / Changes

PointBank reserves the right, in its sole discretion, to discontinue the provision of your electronic communications or to terminate or change the terms and conditions under which we provide electronic communications. The Bank will provide you with notice of any such termination or change as required by law. It may be necessary to change the terms or conditions regarding your statement access. In such an event, the Bank will notify you electronically or via written notification.

Federal Law

You acknowledge and agree your consent to electronic communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce (E-SIGN) Act, and that you and the Bank both intend the Act applies to the fullest extent possible to validate our ability to conduct business with you by electronic means.

Acceptance

To demonstrate that you have received, were able to either read or print this document for retention purposes, and in order to agree, accept, and consent to all terms provided within this document, all required information must be completed in the attached email below, and returned electronically. Please provide all required information in the attached email by holding down the control button while clicking on the email address link below: edelivery@pointbank.com.

KEYWORD

CONSENT

Please provide all required information in the attached email by pressing control and clicking the email address

edelivery@pointbank.com