



E-Statement Application & Agreement

Account Names: _____
Account Number(s): _____
E-Mail address: _____

- **eStatement Terms of Use:**

By signing up for Kinderhook Bank's online eStatements, you accept the terms of this agreement, and hereby authorize Kinderhook Bank to provide periodic account statements to you electronically, unless you request paper statements. Your authorization means that you consent and agree to the following:

- You will provide us with an email address that will be used to send you all electronic statement related notifications. You will let us know immediately if this email address changes (See Contact Information below). If your email address changes and we are not notified, we will revert to sending paper statements to the account address we have on file. We may, at any time, convert your electronic statement to paper statement status if we do not have a valid email address for you.
- Upon receipt of your consent and using the email address you provide, we will send you notification of the availability of your periodic account statement each statement period (statement cycle) and you will be directed to access the Kinderhook Bank Online Banking Application (Premier eCom or Premier eCorp) in order to view your statements.
- Your consent to receive electronic periodic statements shall remain in effect until revoked by you. If you elect to revoke your consent to receive electronic statements you may notify us via email by logging onto our secure email at:

https://secured.goldleaf.com/2621/mirror/a_contact.htm

by telephone at 518.758.7101 or 1.888.747.8138 or in writing at:

Kinderhook Bank
Attn: Electronic Banking Department
1 Hudson St.
Kinderhook, NY 12106

If the revocation of your consent is received less than ten (10) days before the end of your normal statement cycle it may not take effect until the following statement cycle.

- By choosing Electronic Statements, you will not receive a paper statement but may request one at any time (see Contact Information below). This means that along with your statement you may also electronically receive any materials that would have gone out with the paper statement including disclosures and promotional materials.

- **eStatement System Access**

Access to this service may be unavailable at times due to scheduled maintenance, unscheduled maintenance or system outage. In addition both environmental and physical events may occur that may cause the system to become unavailable. Kinderhook Bank will make every reasonable effort to ensure optimum availability of this system. However, Kinderhook Bank is in no way liable for the unavailability of the system or any damage that may result from system unavailability. Kinderhook Bank disclaims any and all liability that relates to the improper use of this system. We are not responsible for any damage that may occur to your personal computer from the use of this service or the data transmitted through the account access link.

- **Combined Statements**

By accepting this agreement, I authorize Kinderhook Bank to convert the accounts listed above to one combined electronic statement which is governed by the terms of this agreement. Only accounts with the same ownership can be combined.

- **eStatement Contact Information**

If you need information on how to update your email address, request a paper copy of your statement or request that we change your password, contact us at 518.758.7101 or 1.888.747.8138 or in writing at:

Kinderhook Bank
Attn: Electronic Banking Department
1 Hudson St.
Kinderhook, NY 12106

- **eStatement Regulation E Required Disclosure**

In case of errors or questions about your electronic statement(s), notify us via telephone at 518.758.7101 or 1.888.747.8138, or notify us in writing at:

Kinderhook Bank
Attn: Electronic Banking Department
1 Hudson St.
Kinderhook, NY 12106

as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the error or problem appeared. Please provide the following information in your correspondence:

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. All electronic statements shall be in full compliance with applicable laws and regulations.

- **eStatement Change in Terms**

It may be necessary, from time to time, to change the terms or conditions regarding your eStatement access. In the event such a change is necessary, we will display a message via email notification.

Customer Name (printed): _____ Date: _____

Signature: _____

Office Use Only:

Accepted by: _____ Date: _____ Entered by: _____ Date: _____

Statement Truncation Code Changed by: _____ Date: _____

Document Distribution Code Changed by: _____ Date: _____

Caller Record Changed by: _____ Date: _____

(Original copy to Card Services - Copy to File Maintenance)