

# Wayne Bank

## eStatement Enrollment Terms and Conditions

By accepting the terms below, you agree to receive your selected periodic account statement(s) electronically via "Direct Link" Online Banking and you agree that you will no longer receive your statements in paper form. It also means that you agree to receive online any legal notices and other information affecting your account(s) that would otherwise have been included with your paper statement, including, but not limited to, account agreements, fee schedules, privacy and other regulatory notices, and amendments to any of those documents. If images of paid checks are returned with your statement you will continue to receive those images online with your eStatement. When you select this option, you must then log on to Wayne Bank secure Online Banking Web site using your "Direct Link" password and access ID to view your eStatements, check images and/or other notifications.

In order to access your periodic account statement information electronically, you will need a modern PC with a current version of Adobe Acrobat Reader.

A PDF version of your account statement will be made available. The PDF version of your periodic account statement is the legal statement of record. Adobe Acrobat Reader® can be acquired for free at [www.adobe.com/Acrobat](http://www.adobe.com/Acrobat). In order to print and retain a paper copy of your statements, you will need a printer attached to your computer.

eStatements may only be accessed through "Direct Link". When your eStatements are available, you will receive an email notification sent to the email address you have on file with Wayne Bank. Any account statement posted will be considered delivered on the day that it was first made available to you for viewing. If your email notification is returned to us as undeliverable, we may discontinue the eStatements service and mail your periodic account statements in paper form to your current mailing address on file via U. S. Mail. We may charge a fee per our current Service Fee Schedule for subsequent paper statements. Regardless of your receipt of email notification, you agree that our posting of your statements on "Direct Link" constitutes delivery of your periodic account statement. You agree to log on to "Direct Link" at least once a month to review your statements.

You agree to provide Wayne Bank with an email address in order to receive your email notifications. It is your responsibility to ensure that Wayne Bank has your correct email address. If your email address changes, please provide us with your new email address by contacting the Bank in writing at the address listed below, updating it through your Online Banking or by contacting one of our Customer Service Representatives, in person, at any branch location.

You may request a paper copy of any statement or other information received electronically under this Agreement by writing to us at the address listed below; Or by contacting one of our Customer Service Representatives, in person, at any branch location. We will charge a fee for each paper statement copy you request.

At any time you may elect to withdraw consent to receive your periodic account statement in electronic format by submitting a request to the Bank in writing at the following address: **PO Box 269, Honesdale, PA 18431** or by contacting a Customer Service Representative, in person, at any Wayne Bank branch. If this is a feature of a particular account we reserve the right to convert this account to another type of account with similar features or to charge your account a fee for paper statements as stated in our Fee Schedule.

By clicking the accept button, you acknowledge that you have read and agree to the terms and conditions in this "ELECTRONIC STATEMENT DELIVERY DISCLOSURE AND AGREEMENT." You further acknowledge that you are authorized to enter into this Agreement for all persons who are authorized to access any of your accounts and that all persons will also be bound by the terms and conditions within this Agreement.

Please address all correspondence to:

Wayne Bank  
ATTN: Electronic Banking  
PO Box 269  
Honesdale, PA 18431