

HomeTown Bank
Electronic Banking Statement Disclosure and Agreement

This Electronic Banking Statement Disclosure and Agreement is made between HomeTown Bank (Bank, us, we, our) and you (you, your, I) and provides your request and consent to receive statements, disclosures and notices for your HomeTown Bank accounts, products and services, that are accessible, either currently or in the future by electronic delivery. These electronic statements, disclosures and notices are called "e-Documents". This Agreement is in addition to the terms and conditions described in the HomeTown Bank Internet Banking Disclosure, Electronic Fund Transfers Disclosure and Schedule of Fees. **Any consent to this agreement applies to all persons named on your account, product or service.**

By clicking on "I Agree" below, you understand and agree that HomeTown Bank may provide to you, *in electronic format*, your periodic banking account statements, account notices, including but not limited to any future disclosures, amendments, privacy policies, letters, correspondence, and any other notices that may be legally required to be provided to you in writing by federal and state laws and regulations

Once enrolled in the e-Documents service, you will receive your next statement and all notices that you opt into, electronically. You agree to accept any account disclosures electronically, via attachment to your account statements or by posting them onto the online banking website. You will receive your statement by mail for one month after you sign up. By clicking "I Agree" you also demonstrate that you are able to open the sample statement which can be accessed by the link below.

ELIGIBILITY FOR e-Documents

You must be enrolled in our online banking product to sign up for and view e-Documents. You will be provided a list of the statements and notices that are currently available. A notice posted to the online banking website will alert you to any new statements or notices that become available. You will need to opt into these as they become available. For a statement, which contains the information for more than one account "Combined Statement", the lead account must be linked to online banking and enrolled in e-Documents to allow display of the Combined Statement.

MULTIPLE ONLINE BANKING ID'S

e-Documents can only be set up for an account under one online banking ID. If you wish for your e-Documents to go to more than one person for an account that party must be set up, **by you**, on the "Additional Recipients" tab on the online banking ID under which the account is established. You may set-up 3 "Additional Recipients". Additional recipients will have access to only those statements and notices that you authorize.

ACCESSING YOUR e-Documents

You will receive an email notification when statements and account notices are available. To view log onto your online banking account using your online banking ID and password. Your account statements and any attached disclosures or communications will be available to you for viewing, printing, downloading or saving for 60 days. Account notices will be available for 30 days. You will need to ensure that your computer software meets the following system requirements in order to view, print, and/or save your e-Documents.

- Computer with capability to access the Internet
- Internet Browser that supports 128-bit encryption and is on the list of supported browsers.
<http://info.netteller.com/go/Supported-Browsers>
- Adobe Acrobat Reader 6.0 or higher

You will continue to have access to your checking and savings statements in text format on the statements tab on your online banking account. The option to request paper copies of historical statements will be available. Refer to your fee schedule for details. If you wish to receive a paper copy of a disclosure or other information you may contact us at 540-345-6000.

We will use our best efforts to deliver your e-Documents in a timely manner and in accordance with any applicable time required by law. However, we shall incur no liability if we are unable to deliver your e-Documents because of the existence of any one or more of the following circumstances:

1. Our website or online banking system(s) are not working properly and/or

2. Circumstances beyond our control (such as, but not limited to, fire, flood, interruption in telephone service or other communication lines, interference from an outside force, legal restriction or delays in mail service) prevent proper delivery and we have taken reasonable precautions to avoid those circumstances.

DUTY TO REVIEW PERIODIC STATEMENTS

You must promptly access/review your e-Documents and notify us immediately of any error, unauthorized transaction, or any other irregularity. If you allow someone else to access your e-Documents, you are still fully responsible to review the e-Documents for any errors, unauthorized transactions or any other irregularities. Any applicable time periods within which you must notify us of any errors on your account statement(s) shall begin on the e-Document notification date regardless of when you access and/or review your e-Documents. If you do not immediately report to HomeTown Bank any non-receipt of e-Documents or any error, irregularity, discrepancies, claims or unauthorized debits or items, you shall be deemed conclusively to have accepted all matters contained in the e-Documents to be true, accurate and correct in all aspects.

EMAIL ADDRESS MAINTENANCE

It is your responsibility to notify us if you change your email address. You may update your email address by going to the e-Documents tab in online banking, clicking Email, and making changes to your information. Or you may come into any branch to make changes. If you fail to keep your email address updated, you understand and agree that any communications that you opted to receive in electronic format shall be deemed to have been provided if HomeTown Bank makes them available.

Changes made to your email address on the "Options" tab will not change your email for e-Documents.

CHANGE STATEMENT DELIVERY METHOD

At anytime, you can change the way we send you e-Documents by going to the e-Documents tab in online banking, clicking on "Documents and Settings", and removing the checkmark from the "All Account" box or remove the checkmark from the account(s) you want to remove from e-Documents. When you change your settings, the change will take place the next statement cycle. You will receive a confirmation email for any changes made. Unless your account agreement specifically states that you must receive electronic documents, you may un-enroll at any time. If your account requires you to receive your account statements and notices electronically, then should you un-enroll, we will change your account type and there may be additional fees associated with this account change.

CHANGES AND/OR TERMINATION

Except as otherwise required by law, rule, or regulation, we may change the terms of the Agreement at any time. When changes are made we will update this Agreement on your online banking website. Online banking will be updated on the effective date, unless an immediate change is necessary to maintain the security of the system or unless a law, rule, or regulation requires that it be updated at an earlier time. If such a change is made, and it cannot be disclosed without jeopardizing the security of the system, this Agreement will be updated within thirty (30) days after the change. You will be notified as soon as possible when any changes are made which materially affect your rights. As always, you may choose to decline changes to this agreement by un-enrolling in the e-Documents service. Your continued enrollment in the e-Documents service is your acceptance to this Agreement. Changes to fees or terms applicable to eligible accounts are governed by the agreement for that specific account and/or the fee schedule. It is your responsibility to review this Agreement from time to time in order to be aware of any such changes.

RETAIN COPIES FOR YOUR RECORDS

You may print or download a copy of any e-Documents that we send. You may request a copy of any e-Documents, including copies of any disclosures by calling (540)345-6000. There may be fees for copies of statements and/or account notifications, so we recommend that you print or download a copy of all e-documents. There is no fee for paper copies of disclosures.