



## COM Compliance and Internal Controls

### 24.0 ELECTRONIC STATEMENT DISCLOSURE

Rev: 6/9/2022

This disclosure contains important information about our Electronic Statement product, also referred to as E-Statements. You should keep a copy of this disclosure for your records.

By submitting your request for E-statements you are agreeing to receive periodic deposit account statements in an electronic format rather than a paper format.

#### 24.1 E-Statement Delivery

Rev: 1/26/2022

Our Online Banking customers already experience the convenience of viewing periodic account statements online. Additional convenience and security can be achieved by enrolling in our E-Statement product. When you enroll for E-Statements, you can eliminate the delivery of paper statements. There is no charge to receive E-Statements.

Our E-Statement product is easy to use. Simply log in to your Online Banking account, navigate to the Profile menu, and select Electronic Statements. You will have the option to select which accounts you will receive E-statements.

Once you have enrolled your account(s) to receive E-Statements, your periodic statements will only be accessible through our Online Banking Service. However, you may contact your local branch to obtain a paper copy of your statement at any time. Fees may apply.

#### 24.2 Statement Availability

E-Statements are securely available online the next business day following the end of the month. E-statements may be downloaded or printed for permanent retention. If you need help printing your statement please contact your local branch.

#### 24.3 Enrolling for E-Statements

Rev: 1/26/2022

You may enroll for E-Statements at any time by accessing the Electronic Statement page under the Profile menu of Online Banking.

You can choose to receive E-Statements for all of your online accounts or just one.

#### 24.4 Right to Receive Paper Statement

Rev: 1/26/2022

You have the right and option to receive paper statements at any time. To cancel your E-statements and begin receiving paper statements, please refer to the procedures below for Canceling E-Statements.

#### 24.5 Canceling E-Statements

Rev: 1/26/2022

You may opt-out of E-Statements at any time by contacting your local branch. If you opt-out of E-Statements we will resume delivery of your paper statements by U.S. Mail. Fees may apply.



## 24.6 Hardware and Software requirements

Rev: 1/27/2021

You do not need any special hardware or software to access E-Statements. If you can access the Online Banking Service, you should be able to access your E-Statements. However, prior to enrolling for E-statements, you should verify that you have the following required hardware and software

- Internet Access
- A computer and Internet browser that can support 128-bit encryption.
- Access to a printer or storage medium such as a hard drive so that you can download and/or print disclosures and/or statements for your records.
- 2.0 GHz (or higher) dual core processor recommended, 4 GB of memory (or higher) recommended
- Operating System Requirements: Microsoft Windows Server 2012R2 and Microsoft Windows Server 2012 are supported
- Software Requirements: Microsoft .NET Framework Version 4.6, Java 7 Standard Edition Runtime Environment update 51 - 32, and Adobe Acrobat Reader 8 or newer.
- Compatible Web Browsers: Apple Safari 10.0, Google Chrome, Mozilla Firefox, Microsoft Internet Explorer 11.0, Microsoft Edge

We may revise hardware and software requirements, if there is a material chance that it may impact your ability to access E-Statements, we will notify you of these changes in advance to provide you an opportunity to change your method of receiving statements (e.g. change to paper format vs. an electronic format) without the imposition of any fees.

## 24.7 Contact Information Changes

Rev: 1/26/2022

It is your sole responsibility to provide us with your correct contact information, including your email address. You should notify us of any changes to your personal contact information or you can update your personal information through the Profile menu in the Online Banking service.

## 24.8 Acceptance of E-Disclosure

Rev: 1/26/2022

By selecting and submitting your accounts to receive E-Statements, you agree to accept periodic deposit account statements in an electronic format. You also agree that you have the necessary hardware and software for accessing and viewing E-Statements and you agree to notify us if you change your email address or if you no longer want to receive statements electronically.

### Status History

Status	Date
Board Approved	1/26/2022
Board Approved	1/27/2021
Board Approved	1/22/2020
Board Approved	1/1/2019