



Community Bank[®]

Electronic Statement(s)/Notice(s) Delivery

Terms and Conditions

Terms and Conditions as relates to your enrollment in Community Bank's "e-Xpress" (Electronic Statement and Notice Delivery).

You agree that we may provide you with any communications in electronic format, and that we may discontinue sending paper communications to you unless you withdraw your consent as described below. You also certify that you have the capability to print or download and save the information provided to you. Your consent to receive electronic communications and transactions include, but is not limited to the following documents:

- Periodic statements.
- Activity notices.
- Loan notices (Payment Due, Past Due, Rate Change, etc)
- All legal and regulatory disclosures and communications associated with your Account(s).
- Privacy policies and notices.
- Notices or disclosures about a change in the terms of your Account(s) or associated payment feature.

All communications will be provided to you via an e-mail access link to view your electronic documents. Information may also be viewed after accessing your internet banking account.

Your bank statements will be delivered electronically once you have enrolled. Community Bank will notify you by email when your statement is available. If you currently receive images of your checks with your statement, they will be included in your e-Statement.

Statements will be available for 18 months. Please review, print and or save the statement(s) for future reference. If for any reason you do not receive or cannot access your e-Statement(s) you may request a paper statement. There may be a fee of \$5.00 for each paper statement you request.

In order to access, view and retain electronic communications that we make available to you, you must have: a PC that can access the internet, have Internet Explorer 10.0 or higher that supports 128 bit encryption, and Adobe Acrobat Reader 6.0 or higher. To retain a copy of the documents that have been made available, please either print, or save the documents to your computer. You will be notified either electronically or by postal mail if any changes in hardware or software are required in order view or retain your electronic documents.

Although you are "opting in" to receive your statement(s)/notice(s) by electronic delivery, you may cancel your Community Bank "e-Xpress" service at any time. You must notify us in writing by postal mail or by using the "Contact" link within Internet Banking.

You agree to notify Community Bank of any change in your email address by postal mail, or by using the "Contact" link within Internet Banking. In order to protect your identity we will not accept any change of email address via email outside the security of Internet Banking.

Main Office 631 Juliana Street, Parkersburg, WV 26101

304-485-7991

Vienna Office 2400 Grand Central Avenue, Vienna, WV 26105

304-295-4566

North Parkersburg Office 3906 Emerson Avenue, Parkersburg, WV 26104

304-485-0602

South Parkersburg Office 1620 Blizzard Drive, Parkersburg, WV 26101

304-422-7360

www.communitybankpkbg.com

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