



Electronic Statement Disclosure

ELECTRONIC STATEMENT DISCLOSURE AND AGREEMENT

Welcome to South Sound Bank online electronic bank statement delivery service (hereafter referred to as “eStatement”). Please read this agreement carefully and save a copy for your records.

In this agreement, “we,” “us,” and “our” mean South Sound Bank. The words “you” and “your” mean the person(s) accessing the eStatement, which is an electronic form of the periodic paper statement available through South Sound Bank Online Banking services. “Account” or “accounts” mean your deposit accounts at South Sound Bank. “Business day” means Monday through Friday, excluding Federal Holidays.

You agree to the following provisions regarding eStatement services received from South Sound Bank.

YOUR CONSENT

When enrolling in eStatements, you are affirmatively consenting to receive your eStatements in lieu of periodic paper statements for all accounts you enroll now and in the future. You have an option to choose eStatements or eStatements and notices. Choosing the notice option will include these notices:

1. NSF Notices
2. Transfer Notices (if notification is turned on)
3. ACH Transaction Notices for CCD/CTX transactions
4. COD Notices
5. Loan Notices - advances, payment, billing & receipt notices

For joint accounts, consent, or withdrawal of consent to receive electronic disclosures, records, or other information by any authorized party to the account, will be effective for all account holders.

With this consent, you also agree to receive in electronic form any communication normally provided in the paper periodic statement. These include such notices as:

1. Contract change of terms
2. Annual Privacy Notice
3. Billing error rights
4. Any other notices that may be required by law.

To enroll, you must have an online banking access created. Go to Profile and scroll down to eStatement enrollment.

HOW TO GET YOUR eSTATEMENTS

You will be notified by email that your eStatement is available to view. It is your responsibility to review each statement provided through online banking.

If your email is returned as undeliverable, an attempt will be made to contact you. If contact cannot be made, a paper statement will be sent to you through the U.S. mail for the current statement cycle and your eStatement enrollment will be canceled resulting in future statements being mailed to the address on your account.

Copies of statements can be printed from your online banking access. If you request a printed copy from us, we will mail one to the address on your account. You can request a paper copy by contacting us by telephone at (360) 705-4200 for the Olympia Branch and (360) 528-4200 for the Lacey Branch. There is a fee of \$3.00 per paper statement.

Promptly review your eStatement for any error(s), unauthorized signature, lack of signature, alteration or other irregularity. Any applicable time periods within which you must notify us are specified in the deposit account agreement on the 2nd page of your eStatement. All applicable time periods within which you must notify us of errors on your account statement(s) shall begin on the email date regardless of when you retrieve and/or open the statement. You may contact us in writing at your branch of account, telephone us or come into your branch in person. We can be reached at:

Olympia Branch
2850 Harrison Avenue NW
Olympia WA 98502
360-705-4200

Lacey Branch
4530 Lacey Blvd SE
Lacey WA 98503
360-528-4200

WITHDRAWAL OF CONSENT

You may withdraw your consent at any time by calling us at your branch of account. If you terminate your eStatement service, you will begin receiving paper statements to the address on

your account. At our option, we may treat your provision of an invalid email address or the subsequent malfunction of a previously valid email address as a withdrawal of your consent to receive eStatements. If you withdrawal your consent, we will begin sending you periodic paper statements. Withdrawal of your consent to receive electronic communications will be effective only after we have a reasonable period of time to process your withdrawal.

INFORMATION NEEDED TO CONTACT YOU

You are responsible for notifying us of any email address changes. Notification of any email changes should be received ten (10) days before the end of your normal statement cycle. You can also notify us by accessing your account through South Sound Bank's Online Banking and choosing Profile and changing your email address.

STARTING UP ELECTRONIC STATEMENTS AFTER YOUR WITHDRAWAL OF CONSENT

You may enroll for eStatements at any time by completing the consent process again and reconfirm your ability to access eStatements.

HARDWARE AND SOFTWARE REQUIREMENTS

The Hardware and Software you use must be up to date and supported for access to and/or retention of our eStatements. You can find a listing of supported browsers and operating systems on the Home Page of our website at SouthSoundBank.com.