

## **ELECTRONIC STATEMENT AMENDMENT**

**TO**

### **CITIZENS BANK & TRUST COMPANY ONLINE BANKING AGREEMENT**

As a registered user of the Online Banking services offered by Citizens Bank & Trust Company (hereinafter referred to as "CB&T", "bank", "us" or "we"), you now have the option to receive electronic monthly/periodic statements for any of your eligible statement savings and checking accounts (collectively referred to hereinafter as "deposit accounts" or "accounts") with CB&T that are linked to and accessible through your Online Banking Account.

This Electronic Statement Amendment ("Amendment") shall supplement and modify to the extent necessary the terms and conditions of the Online Banking Agreement which you have previously entered into with CB&T. If you want to receive electronic account statements on any eligible account instead of statements sent to you by mail, you must first read and agree to all the terms and conditions set forth in this Amendment. By enrolling in Online Statements you acknowledge your understanding of, and agreement to, the following terms and conditions:

1. You agree to the electronic delivery to you of the Online Banking Agreement, this Amendment and any monthly/periodic account or billing statements (collectively referred to hereinafter as "account statements") that are required under applicable law to be delivered to you in writing with respect to each of your statement deposit accounts (including any associated overdraft lines of credit) that have been converted to electronic statement delivery pursuant to both your instructions and this Amendment.
2. Once you have accepted the terms and conditions set forth in this Amendment, each of the eligible deposit accounts designated by you and approved by CB&T will be converted by CB&T to electronic statement delivery (hereinafter referred to as "converted account(s)"). Accordingly, you will no longer receive account statements by mail for any such converted account (including any associated overdraft lines of credit).
3. Pursuant to this Amendment, CB&T will deliver any applicable electronic statement to you by making such statement available online through your Online Banking Account as described herein for you to access at your convenience. Each of your monthly/periodic electronic statements will be available for your viewing, downloading or printing for a period of 12 months from the date that any such statement is made available to you on your Online Banking Account. CB&T may send you an electronic e-mail message to the e-mail address it has on file for you each time an electronic statement is made available online to you through your Online Banking Account. You will be responsible for viewing each of your electronic account statements in a timely manner so as to comply with any payment due dates, error resolution requirements and time periods, or with any other terms and conditions of your account(s) affected by this Amendment. If you cannot access, print or view your electronic statement for any reason, you must contact CB&T immediately at 580-226-4610 or 866-336-4610 to make alternate arrangements to gain access to your account statement and/or statement information so that you can properly and timely comply with your account obligations.
4. Once any account has been converted to electronic statement delivery pursuant to this Amendment, you will no longer receive images of your cancelled checks as part of your monthly/periodic account statement. To receive a copy of any particular check please contact CB&T at 580-226-4610 or 866-336-4610.
5. You will not be charged a fee for the electronic statement delivery of your account statement(s) pursuant to this Amendment. However, once your account(s) have been converted upon your request hereunder to electronic statement delivery, CB&T reserves the right to charge you a fee if you request CB&T to mail or otherwise provide you with a hard copy of any account statement that has already been provided to you electronically.

6. To obtain access to your account and your electronic statement, you must have access to the Internet. The supported operating systems and browser lists can be found at [www.CitizensBT.com/learningcenter](http://www.CitizensBT.com/learningcenter). All browsers must use a minimum of 128 bit encryption and support secure socket layer (SSL) Technology.

7. YOUR ELECTRONIC STATEMENTS WILL BE MADE AVAILABLE ONLINE IN A PORTABLE DOCUMENT FORMAT (PDF) FILE. ACCORDINGLY, YOU WILL NEED TO HAVE ADOBE® ACROBAT® READER® OR COMPATIBLE SOFTWARE INSTALLED ON YOUR COMPUTER IN ADDITION TO YOUR NORMAL INTERNET BROWSER SOFTWARE IN ORDER FOR YOU TO ACCESS, VIEW OR PRINT YOUR ELECTRONIC STATEMENTS MADE AVAILABLE HEREUNDER.

8. By agreeing to this amendment, you confirm that you meet the hardware and software requirements required for you to access your Online Banking Account and to access, view and print your electronic account statements as contemplated under this Amendment.

9. Customer agrees to maintain current contact information with CB&T, including but not limited to, email address and telephone number(s).

10. CB&T hereby reserves at all times the right in its sole and absolute discretion to approve of and/or deem whether any account or account holder is eligible for the services set forth in this Amendment.

11. CB&T hereby reserves the right to terminate this Amendment and/or to cancel the ability of any account holder to access any electronic statement at any time without notice or as otherwise allowed by law. If CB&T takes any such action, CB&T shall make the necessary changes to any affected account so as to allow for the delivery of any related account statements by mail or as otherwise provided under the original terms of the applicable account agreement with CB&T.

12. This Amendment shall be effective until revoked by you either by notice sent electronically in an e-mail to CB&T at [webmaster@CitizensBT.com](mailto:webmaster@CitizensBT.com) or in writing mailed to: Citizens Bank & Trust Company, Attn: New Accounts, P.O. Box 1689, Ardmore, OK 73402.

13. CB&T hereby reserves the right in its sole and absolute discretion to limit the approval or availability of and the access to the services set forth in this Amendment on any subject account being applied for hereunder to only the individual listed on the bank's records as the primary account holder of such account(s).

14. If any account, which you have applied for and have been approved by the bank to receive electronic statements on is a joint account, please be advised that only you will receive and be able to access the electronic statement for such account. Therefore, you are solely responsible for promptly and timely sharing any account statement or any statement related information provided thereon with your joint account holder as the need may be and/or as requested of you by any respective joint account holder.

If you have any questions concerning this Amendment, please contact Citizens Bank & Trust Company's New Account Department at: 580-226-4610 or 866-336-4610.

**PLEASE RETAIN A COPY OF THIS AMENDMENT FOR YOUR RECORDS**