

## **Five Star Bank e-Statement Agreement**

Before you agree to receive statements electronically through FSB Digital Banking, please read this e-Statement Agreement (“Agreement”) carefully and save or print a copy for your records. By selecting “I Agree”, in the FSB Digital Banking View Statements screen, you are agreeing to be bound to the terms of this Agreement and agree to the following:

This Agreement governs the receipt of your periodic account statements for those accounts that you designate within FSB Digital Banking to receive e-Statements (“Accounts”). When you enroll in e-Statements, you will be consenting to receiving statements in an electronic version through FSB Digital Banking for those Accounts you have designated, instead of receiving paper statements for these Accounts. This Agreement is in addition to all other agreements you have with Five Star Bank including, but not limited to, the FSB Digital Banking Agreement.

### **Delivery of e-Statements**

Once you enroll in e-Statements you will receive emails to the email address that you provided during e-Statement enrollment. Each statement cycle you will receive an email providing instructions on how to view your Account e-Statement(s).

For joint Accounts, the first Account owner that enrolls the Account in e-Statements controls the delivery method for the Account. If another Account owner would like to receive an e-Statement to a different email address, the first Account owner that enrolled the Account in e-Statements must add an additional recipient to receive e-Statements. The first Account owner that enrolled the Account in e-Statements is the only person who can add or delete additional recipients. All joint Account owners may receive paper statements as an alternative. Please contact our Call Center at (877) 226-5578 for assistance.

### **Paper Delivery of Statements**

After agreeing to receive e-Statements for your Accounts, we are not obligated to provide you with a paper copy of any statement. However, you may request a paper copy of any e-Statement by calling our Call Center at (877) 226-5578 or sending a secure message within FSB’s Digital Banking. You may also print a copy of any statement that we may send to you as a paper copy. Please note that requesting a paper copy of any e-Statement does not constitute a withdrawal of your consent to receive e-Statements. If you wish to withdraw your consent to receive e-Statements, please refer to the below section.

### **Updating Your E-Mail Address**

You must promptly notify us of any change in your e-mail address. You can do this by going into Email Settings in the View Statements tab within the Online Services menu in FSB Digital Banking and input the new e-mail address. It is important to keep your e-mail address current. We will attempt to deliver your Account statement(s) electronically three (3) times. If after three (3) attempts your e-Statement is not delivered, we will print and mail your Account statement(s) to the address we have on file. You will also be automatically converted to paper statements until you re-enroll in e-Statements using a current e-mail address. Only statements you begin to receive electronically after enrolling will be viewable within FSB

Digital Banking. All past statements you received via paper will not be reflected within FSB Digital Banking. Please refer to your Account specific agreements and/or disclosures, including your Account Fee Schedule for any applicable fees that may apply if you are converted from electronic to paper statements.

### **Hardware and Software Requirements**

To access and retain the e-Statements electronically, you need the following:

A computer or other device (e.g. smartphone, tablet, etc.) that will allow: 1) access to the internet. The internet connection should have a minimum of 1 Mbps download speed; 2) an operating system of either Microsoft Windows 10 or Mac OS X 10.10 or later versions; 3) a mobile device that runs on an Android 5.x or later, or iOS 12.x or later; 4) a web browser that we support, such as Google Chrome or Safari; and 5) the most recent version of Adobe Reader available for desktop and mobile devices; 6) access to a valid e-mail address that will allow messages to be sent and received; 7) the ability to print the e-Statement(s) if you wish to retain a paper copy or electronic storage that has capacity to store the e-Statement(s).

The most recent version of Adobe Reader available for computer or other device is available for download at <http://www.adobe.com>. Click here to view a sample [PDF](#).

If FSB's hardware or software requirements change and this change would create a material risk that would impact your ability to access or retain the e-Statement(s), we will give you notice of these revised requirements.

### **Withdrawal of Consent to Receive e-Statement(s)**

You have the right to withdraw your consent to receive e-Statements electronically. To withdraw your consent, log into FSB Digital Banking, select View Statements within the Online Services menu and deselect each account you would like to unenroll in the Documents and Settings tab. You can also send a Secure Message through FSB Digital Banking requesting to be unenrolled in e-Statements. You must be the Account owner that enrolled the Account in e-Statements to terminate enrollment.