## **BUSINESS E-STATEMENT FORM**

ENROLL	RETURN TO PAPER STATEMENT	
*** CUSTOMER N	UST BE ENROLLED IN CCBANK ONLINE	
NAME:		
EMAIL NOTIFICATION ADDR	SS:	
ACCOUNTS:		
DDA:	SAV:	
DDA:	SAV:	
DDA:	SAV:	
DATE:  BY SIGNING THIS FORM YOU ARE AU LISTED.	THORIZING CCB TO MAKE THE CHANGES INDICATED ON THIS FORM TOTHE ACCO	
(CAN BE SIGNER ONLY)		
BANK USE ONLY: PORT #		
INPUT BY:	REVIEWED BY: DATE:	-



## Terms and conditions for use of CCB E-Statements

To use the CCB E-Statement Service you must first enroll in CCBank Online and electronically accept the E-Statement enrollment and this Agreement. Your electronic acceptance of this Agreement includes your acceptance of the terms and conditions listed below.

## **CCB E-Statement Service**

## 1. Description of CCB E-Statement Services

The CCB E-Statement Service offers you the option to elect to replace your mailed (paper) statement for eligible deposit accounts, as may be determined by CCB in its sole discretion from time to time, with an electronic version of the statement (an "E-Statement") available to you when you log in to your CCBank Online account. You can view, save to your computer or print these statements at your convenience. Any legal notices that would normally have accompanied your mailed statement will only be delivered to you electronically once you have selected to receive E-Statements. The terms and conditions of CCB's E-Statement Services become effective upon your enrollment in the CCB E-Statement Service.

- 2. Features of CCB's E-Statement Service. CCB's E-Statement Service includes the following features:
  - View the front and back of checks and other paper items
  - Can be printed and downloaded to your PC
  - Includes a 12 month E-statement archive

We may add to, modify, or delete any feature of CCB's E-Statement Service, at any time, at our sole discretion. We may also at any time, at our discretion, deem a particular type of account eligible or disqualify from eligibility for CCB's E-Statement Service any type of account. Please note that once you activate CCB's E-Statement Service for a particular account, that neither you nor any of your co-owners for such account will receive any further mailed, paper statements for such account (or any of the cancelled checks or check images that might accompany a paper statement) and the E-Statement will replace your mailed statement in its entirety. You can switch back to paper statements and turn off the E-Statement delivery option with respect to any account at any time by contacting your local CCB Branch and you will not be charged a fee for doing so. When you turn off E-Statements, you will automatically begin receiving mailed (paper) statements with your next statement cycle after the current one ends.

- **3. Activation of CCB's E-Statement Service.** CCB's E-Statement Service may be activated once you have enrolled in CCBank Online by selecting the E-Statement delivery option for any account available to you. Neither enrollment in nor continued use of CCB's E-Statement Service is required in order to use CCBank Online, however, you must be enrolled in CCBank Online if you wish to use CCB's E-Statement Service.
- **4. E- Statement Access for Joint Account holders:** For joint accounts (or business accounts with multiple owners) only the Primary accountholder may enroll Online in the CCB E-Statement Service. However, each joint account holder or owner may enroll for the E-Statement service in person at any CCB location.
- 5. Accessing Your E-Statements: Your periodic statements for each account for which you have selected the E-Statement delivery option together with any enclosures ("Enclosures") or legal notices and disclosures that are required to accompany such periodic statements (referred to as "Disclosures") will be included with

your email notification. You acknowledge and agree that it is your responsibility to save in electronic form, or to print and retain, your E-Statements for your records. Except as otherwise required by applicable law, you acknowledge and agree that it is your responsibility to access your periodic E-Statements as they are made available to you without any notification from us. We will, however, send an e-mail notification to the e-mail address you provided to us in connection with the Services advising you that your CCB E-Statement is ready and available for review.

- **6. E-Statement Archive.** You will be able to view the current month's statement and all other E-Statements furnished to you through CCB's Online Services 12 months from the date of each E-Statement (for all open and active accounts). You will continue to have the option to request copies of back statements not available to you through CCB's Online Services by contacting your local branch or calling Customer Service at 1-800-882-9903.
- 7. Change Statement Delivery Method. You can turn off the E-Statement delivery option with respect to any account at any time by contacting your local CCB branch and will not be charged a fee for doing so. When you turn off E-Statements, you will automatically begin receiving mailed (paper) or imaged check statements with your next statement cycle after the current one ends.
- 8. Responsibility to Review E-Statements. The Deposit Account Agreements that you have with us, including our Rules and Regulations Governing Deposit Accounts, set forth your obligations and responsibilities with respect to the timely review and examination of your periodic account statements, including your responsibilities for reporting any errors or discrepancies to us. You acknowledge and agree that these obligations apply equally to any E-Statements that have been made available to you through the CCB E-Statement Service. You agree that you will notify us as soon as possible in the event that you experience any technical difficulties in accessing, or are unable to access any E-Statements, Disclosures or Important Notices by calling us at 1-800-882-9903. You further agree that our record of any E-Statement, Enclosure or Disclosures is the best evidence of the information contained therein. You also agree to review Enclosures as they may contain important changes regarding other products.
- 9. Responsibility to Update Email Addresses. You are responsible for updating your email address or notifying us of any email address changes. You may update your email address by logging into your CCBank Online account and selecting "Edit" email under the "Options" tab. Notification of any email changes should be received ten (10) days before the end of your normal statement cycle. You may also visit any of our branch locations and speak with one of our Customer Service Representatives for assistance. If your electronic mail is returned as undeliverable an attempt will be made to contact you. If contact cannot be made, a paper copy of your statement will be sent by U.S. mail and an "undeliverable E-Statement" fee of \$10.00 will appear on a subsequent statement.