



## Electronic Document Consent

Five Rivers Bank needs your consent to provide you with electronic versions of important notices and documents associated with your account(s) and your use of our digital services. Before providing consent, you should know:

### Scope of consent

Providing consent allows us to communicate with you electronically and provide you with electronic versions of the legal agreements, disclosures, receipts, and required statements/notices associated with your account(s) and the digital services you use to access those account(s). Consent does not mean that you are going paperless entirely - we reserve the right to provide you with paper versions and you always have the option to manage the delivery preferences for your specific account related documents such as account statements and tax notices.

### Method of delivery

Electronic documents are generally provided via email, online, or within a secure online/mobile session. Please see the Digital Services Agreement for more information on the method of delivery for specific documents and to learn about managing your preferences for electronic documents.

### Requesting paper copies

You have the right to receive paper copies of electronically presented documents. Paper copies of most documents are provided at no charge. Copies of previously issued account statements, or other account specific items, may carry a fee. Contact us as described below to request a paper copy of any document presented electronically.

### System requirements

At a minimum, you need to meet the following system requirements to ensure that you can access your account(s) using our digital services and view your electronic documents (we'll let you know if these requirements change):

- Computer or mobile device with an operating system actively supported by the manufacturer.
- For mobile devices - the current version of our mobile app.
- For computers - a modern web browser that is actively supported by the manufacturer.
- Internet access.
- Software capable of displaying .pdf files.
- Storage space to save your electronic documents.
- A printer if you wish to print your electronic documents.

Your consent applies to all devices you use to access your account and view electronic documents. If you change devices (or use multiple devices), it is your responsibility to ensure that the other device(s) meets these system requirements and that you are still able to access and view your electronic documents.



## Withdrawal of consent

You have options to manage your electronic delivery preferences and complete withdrawal of your consent may not be necessary. To manage your electronic delivery preferences, log in to your account or contact us as described below.

If you do not provide consent, or you otherwise withdraw your consent, online and mobile access to your account will be limited and you will receive paper versions of the disclosures and agreements associated with your account(s).

## Need help or paper copies?

Please contact us if you have problems viewing your electronic documents. You may also contact us to request paper copies, manage your delivery preferences, or withdraw your consent to receive electronic versions of important notices and documents associated with your account(s).

**Five Rivers Bank 201-556-9000**

## By providing consent:

- You acknowledge that you have had the opportunity to read these disclosures.
- You agree to receive electronic versions of the documents and notices associated with your account(s).
- You agree to use electronic signatures in place of written signatures.
- You agree to maintain an active and valid email address.

If you enroll in digital services at the branch location using our equipment, your enrollment may not be complete until you confirm your ability to access such services using your equipment. We will inform you, at the time of your enrollment, of any additional action you must take. If you take the required action, it is an affirmation of your consent.

These disclosures are revised periodically. By continuing to use our digital services, you are confirming your consent to receive electronic versions of important notices and documents associated with your account(s).

---