



Premier Bank E-Statement Disclosure

This agreement made between you and Premier Bank is an addendum to the Online Banking Services Agreement you previously agreed upon at the time of Online Banking enrollment. This agreement stipulates that you are requesting to be enrolled to receive your Premier Bank account statements and notices online (as an e-Statement) through the Online Banking system.

By enrolling in E-Statements, you request to receive, and Premier Bank (hereafter "Bank") agrees to provide various Bank account statements and notices electronically through our Online Banking service. You may choose to be notified of statement availability by email notice to the email address you provide, and agree to notify the Bank of any email address changes in the future. The Bank will send, electronically to the email address you provide, a message containing a notice that your statement is available to view inside Online Banking. By receiving your statement electronically, you acknowledge that you will not receive a hardcopy (paper copy) of your statement. If you request a hard copy of either your statement or any check referenced in an account statement, normal research fees will apply.

To access your account statement and notices you will need to have Adobe Acrobat Reader installed on the computer you use to view the information. If you do not have Acrobat Reader installed, a link will be provided for you to download this software. You will also need a Premier Bank Online Banking ID and Password.

You have the right to receive this disclosure in paper form. You may use the 'print' feature of your browser to print a copy or **you may request a copy by phone at 1-877-367-8178 or by U.S. mail by writing to Premier Bank, PO Box 248, Defiance OH 43512, Attention: Deposit Operations.** Disclosures will only be mailed to the address we have on file. Do not send personal information such as account numbers or social security numbers through email, as it is not secure. If in the future you wish to discontinue receiving your Bank account statement or notices electronically, use Internet Banking to change the statement delivery method from Electronic to Paper. Until that time this addendum agreement will remain in effect.

By accepting this disclosure agreement you are enrolling in E-Statements and notices and you agree to the terms stated above. You understand that you will no longer receive paper statements or notices. Furthermore, you agree that you do or that you are able to meet the minimum requirements for printing or retaining the information that is provided to you. You understand that you have a duty to exercise reasonable promptness in examining the electronic statement, notices or the items referenced to determine whether any payment was not authorized because of alteration of an item or because a purported signature by or on behalf of you or other signatory on the account was not authorized. The statute of limitations governing these responsibilities will commence at the time the statement is available to you within Online Banking. This agreement does not alter nor supersede any other account disclosure unless specified above. Revised 06/2020