

Jersey Shore State Bank E-Statement Consent & Agreement

Consent and agreement to (1.) **stop** paper statements mailed monthly, (2.) **start** receiving email notifications from Jersey Shore State Bank when E-Statements are available on Internet Banking.

User Information/Disclosures

1. Welcome! Welcome to Jersey Shore State Bank's Electronic Bank Statement (E-Statement) Delivery Service. Our goal is to provide you with an easy, convenient and efficient way to receive your periodic bank statements.

2. Your Consent. In order for Jersey Shore State Bank to convert your bank statements into E-Statements, we need your consent.

Please review the information below prior to giving your consent.

By agreeing to access your bank statements electronically, you also agree to notify Jersey Shore State Bank immediately of any change in your email address or any errors or complications relating to your electronic receipt or access of your bank statements. This can be done in person at any branch or by mail, telephone or fax, or you can email estatements@jssb.com.

Your rights/options to receive E-Statements. If you elect to receive E-Statements, Jersey Shore State Bank will no longer send you your bank statements through the mail. Your E-statements will be available by signing onto Jersey Shore State Bank's Internet Banking system. When each E-Statement becomes available online, you will receive a notification through your email. The E-Statement will not be available directly through your email.

By completing, signing and returning this Consent & Agreement form, you are authorizing Jersey Shore State Bank to electronically provide your bank statements and any other **disclosures** that would be included with your bank statement.

The right to withdraw your consent to receive E-Statements. To discontinue the electronic delivery service (E-Statement), you can email your request to Jersey Shore State Bank at estatments@jssb.com, request a discontinuance of services in person, or by calling, faxing or mailing any branch.

It will take up to 5 days for Jersey Shore State Bank to implement your request, and after such time you will no longer receive your bank statements electronically, but by mail in paper form. We will charge no fees and there are no adverse affects for discontinuing the service.

Hardware and software requirements for access and retention of E-Statements.

A. The same terms apply with respect to electronically delivered bank statements as to those delivered by mail in paper form. The deposit agreements and disclosures that you have previously entered into with or received from Jersey Shore State Bank remain in effect.

B. For you to be able to receive and view your statements effectively, you must use an Internet browser that supports 128-bit encryption. Both Microsoft Internet Explorer® and Netscape

Navigation® browser versions 4.0 or higher will enable you to receive and use our service. If you do not have at least a 4.0 version of one of the suggested browsers, you can go to the websites of either Microsoft or Netscape and download the appropriate version needed. If you choose to view your statement with the "View PDF Format" option, you will need Adobe Acrobat Reader® which is available for free at <http://www.adobe.com>.

We will store your E-Statements for one year from the date of delivery. You may print or download your E-Statement to retain copies of each.

3. Internet Banking Verification. In order for us to activate your E-Statement we must verify your ability to access the Internet Banking system to view your statement. We will not activate your E-Statement until such time as we have received your affirmative confirmation message as defined in the E-Statement User's Guide.

4. Accessing your E-Statements. You will receive an email notification through your specified email address when your E-Statement becomes available. You will not be able to access your E-Statement through the email, but must log onto Jersey Shore State Bank's Internet Banking system.

5. Privacy. Our privacy policy (which has been previously provided to you and is available at all branch locations) will apply to this service and the policy is incorporated into and made a part of this Consent & Agreement. You must have a unique Internet Banking user name and password to access your E-Statements.

The email address you provided for Internet Banking must be a valid email address. Please confirm your email address in the space provided on this agreement. This email address will be used in accordance with Jersey Shore State Bank's policy notice to notify you of the availability of your E-Statements. It will not be sold or otherwise provided to third parties.

6. Security. Your E-Statements will not be directly accessible through the email notifications. To access your E-Statements you will be required to log onto Jersey Shore State Bank's Internet Banking system with a username and password. Your password must be 8 characters and contain a mix of letters and numbers. To protect the security of your banking information, you must not disclose or share your password with any third party.

7. Service Availability. Jersey Shore State Bank may change, suspend or eliminate all or any aspect of this delivery service upon notice to you. The level of importance will determine the timing of the delivery of notification. You agree to accept all such notification electronically.

8. No warranty for continuous or uninterrupted service. Because of the unpredictability of the Internet, we do not guarantee continuous or uninterrupted access to your bank statements through the Internet. However, should you be unable to access your E-Statements, you can call Jersey Shore State Bank by the methods provided in this Consent & Agreement form. Jersey Shore State Bank will then take other measures to provide copies of your bank statements to you.

9. Limit or Liability. You agree that in no event will we or our suppliers (or any of our supplier's shareholders, members, officers, directors or employees) be liable for lost profits or any special, incidental or consequential damages arising out of or in connection with your use of our service, even if we have been advised of the possibility that such damage will occur. Further, you agree that neither we nor our suppliers (or any of our or our supplier's

shareholders, members, officers, directors or employees) will be liable for any technical, hardware or software failure of any kind, any interruption in the availability of our service, any delay in operation or transmission, any incomplete or garbled transmission, computer virus, loss of data, or other similar loss. To the extent we may have breached any term of this Consent & Agreement form, you agree that your sole remedy is to discontinue use of this service. You further agree that our liability to you in any case (whether in contract or not) will not exceed amounts paid to us within the last 90 days (if any) for this service.

10. Notices. If you want to send us a notice in relation to the Consent & Agreement, you must send it by email to estatements@jssb.com or regular mail to Jersey Shore State Bank, Attn: Electronic Banking Department, 300 Market Street, Williamsport, PA 17701. We may notify you by sending notice to your email address or by mailing you notice by U.S. mail return receipt requested to our most current mailing address that we have for you. You agree that any notices sent by email will be deemed delivered and received 48 hours after being sent. You agree that any notices sent by U.S. mail as provided in this paragraph will be deemed delivered and received 5 days after the date of mailing.

11. Arbitration. You agree that at any claim or controversy relating to this Consent & Agreement will be settled by binding arbitration in accordance with the Commercial Arbitration Rules of the American Arbitration Association. You agree that any claim or controversy you may have will be arbitrated on an individual basis and will not be consolidated in any arbitration with any claim or controversy of any other party. You agree that the arbitration will be conducted in the city in which Jersey Shore State Bank's main office is located and that judgment on the arbitration award may be enforced by any court having proper jurisdiction.

12. Governing Law. You agree that this Consent & Agreement is governed by the laws of the commonwealth of Pennsylvania. You agree that the sole jurisdiction and venue for any litigation arising from your use of our service shall be an appropriate federal or state court located nearest to the city of Williamsport, PA.

Regulation E – Initial Notice*

In case of errors or questions about your electronic transfers telephone us 570-322-1111 or write to us at Jersey Shore State Bank, 300 Market Street, Williamsport, PA 17701, Attn: EFT Coordinator. Do this as soon as you can if you think your E-Statement or receipt is wrong or if you need more information about a transfer listed on the E-Statement or receipt. We must hear from you no later than 60 days after we sent the FIRST E-Statement on which the problem or error appeared.

- (1.) Tell us your name and account number (if any).
- (2.) Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
- (3.) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

Jersey Shore State Bank E-Statement Consent & Agreement Form

Email Address - _____

Account Numbers –

Customer's Signature - _____ Date: ___/___/___
(must be owner of account)

**By signing here the customer acknowledges they have received, read, and understand the
Regulation E – Initial Notice Disclosure.*

****Note: E-Statements will not be activated until we receive Internet Banking
Verification (see page 2, #3).**

Customer's Name - _____
(Printed)

Jersey Shore State Bank - _____ Date: ___/___/___
Representative's Signature

Jersey Shore State Bank - _____
Representative's Name
(Printed)

BANK USE

Internet Banking ID# _____

Date Received: ___/___/___

CIF # _____

Statement Cycle # _____

Rev. 3/3/09