

## **eSTATEMENTS DISCLOSURE**

For your convenience, you can elect to stop receiving monthly or quarterly statements in the mail, and view them on Citizens State Bank Online Banking instead.

### **TERMS AND CONDITIONS**

By signing up for eStatements, you are consenting initially and on an ongoing basis to the electronic delivery of your periodic statements. You understand that by doing so, you will no longer receive paper copies.

You understand that you can also withdraw your consent at any time by contacting the nearest Bank location. Your withdrawal of consent for electronic statements and election to receive paper statements will take effect within a reasonable time thereafter.

You agree to provide and maintain a valid, active e-mail address; please verify the email address we have on file is where you would like your eStatement notification to be delivered. You may update your e-mail address at any time by contacting the Bank. Citizens State Bank is not liable for any third-party incurred fees, other legal liability, or any other issues or liabilities arising from statements or notifications sent to an invalid or inactive e-mail address.

In order to receive and review statements, you must have an Internet-capable computer with version 11.0 or higher of Microsoft® Internet Explorer®, 32.0 or higher of Mozilla® Firefox®, and 38.0 or higher of Google Chrome™, or 7.1 of Safari. Note: Windows Vista® and XP operating systems are not supported. In addition, you must be able to view Adobe Acrobat (PDF) files.

You will be notified electronically via e-mail when your statement is available.

### **IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS OR DEBIT CARD TRANSACTIONS**

Telephone us **(970) 325-4478**, or write us at **The Citizens State Bank of Ouray, 600 Main – PO Box A, Ouray, CO 81427** as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We would like to hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and account number (if any).
- 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.
- 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 ten (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 a notice of error involves an electronic fund transfer that occurred within 30 days after the first deposit to the account was made, the error involves a new account. For errors involving new accounts, point of sale debit card transactions, 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 3 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.

If a notice of error involves unauthorized use of your point of sale debit card with the VISA logo when it is used as a VISA point of sale debit card, we will provide provisional credit within 5 business days after you notify us instead of within 10 or 20 business days. We may withhold providing this accelerated provisional credit, to the extent allowed under applicable law, if the circumstances or account history warrants the delay.

#### **IN CASE OF ERRORS OR INQUIRIES ABOUT YOUR ACCOUNT STATEMENT**

If you think your statement is wrong, or if you need more information about a transaction on your statement, send your inquiry to the Bank so that we receive it no later than 60 days after the first statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

Your written inquiry must include:

- Your name and account number.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about; and
- The dollar amount of the suspected error.

If you have authorized us to automatically charge your account, you can stop the payment on any amount you think is wrong by mailing your notice so that we receive it within 3 business days before the scheduled payment date. You remain obligated to pay the parts of your statement not in dispute during the time we are resolving the dispute. During the same time, we may not take any action to collect the disputed amounts or reported disputed amounts as delinquent.

As of 06-25-2018, under this agreement, if at any time the customer is to opt out or request to no longer receive eStatements, they are then subject to a \$2.00 monthly printed statement fee on all de-converted accounts. In addition, said customer may be subject to a onetime \$10 cancellation fee, and forfeiture of any monetary gain acquired from any eStatement related promotions.

**It is recommended that you print a copy of any electronically provided disclosures for your records.**