



eStatements Agreement

This eStatements Agreement (this “**Agreement**”) sets forth various terms and conditions that apply to your enrollment and participation in our eStatements Service (the “**Service**”) through our Online Banking Service (“**Online Banking**”). The words “**we**,” “**us**,” and “**our**” refer to Summit Bank, and the words “**Customer**,” “**you**,” and “**your**” refer to you and/or the individual(s) identified as the customer(s) on your account(s) with us (the “**Account(s)**”). Further, the word “**eStatement(s)**” refers to an electronic version of your periodic paper bank account statements for eligible checking, savings, money market, and loan Accounts. By clicking the “Accept” button below, you agree and consent to the terms and conditions described in this Agreement.

Consent to Receive Electronic Disclosures. By enrolling in the Service, you consent and request to receive eStatements (in lieu of paper copies) for the Account(s) you designate in Online Banking. Once enrolled, you may electronically access, review, download, and print your eStatements for the Account(s) you designate. Accordingly, we may no longer deliver the paper periodic bank account statements for such Account(s). Any Account available through Online Banking that is not enrolled in eStatements will continue to have periodic bank account statements delivered in paper form.

Combining Your Statements. If you have elected (or elect) to combine your periodic bank account statements for multiple Accounts, we will also deliver those (combined) eStatements electronically. After enrollment in our eStatements Service, you may elect to add or delete eligible Accounts from a combined statement and/or eStatement by contacting us as described below.

Email Notifications. From time to time, we may send you an email that your eStatements are available through Online Banking. We will use the email address you provided during your enrollment and/or any updated email address you provide to us as described below. All emails sent by us to such email address will constitute notice and delivery to you and all Customers whether or not you access or review the eStatement, and whether or not all Customers have access to such email address. It is each Customer’s sole responsibility to timely access and review the eStatements. All eStatements are binding just as if they were delivered in paper form.

Updating Your Email Address. You must promptly update your email address for eStatements within Online Banking as any changes occur. To do so, you may update your email address for eStatements by describe how to update email address within Online Banking. Alternatively, you may update your email address for eStatements by contacting us as described below.

Withdrawing Your Consent. You may withdraw your consent to receive eStatements for one or more Accounts at any time by contacting us as described below, by cancelling your enrollment in eStatements, or by deleting an Account from a combined statement. There is no fee associated with withdrawing your consent. Although you may withdraw your consent at any time, you understand that we will need a reasonable amount of time to process your withdrawal request. Accordingly, we may continue posting your eStatements to Online Banking for up to thirty (30) days from the date: (a) you revoke your consent to receive eStatements; (b) you cancel your enrollment in eStatements; and/or (c) closure of your Account(s) with us.

Discontinuation. Please note that we reserve the right, in our sole discretion, to discontinue the eStatements Service at any time for any or all Account(s). Upon such discontinuation, we will resume delivering paper bank account statements within a reasonable timeframe and in accordance with applicable law. If we discontinue the eStatements Service, such discontinuation will not affect the validity or legal effect of any bank account statement delivered to you through Online Banking. Further, our discontinuation of the eStatements Service will not terminate our Online Banking unless we expressly describe such termination.

Paper Copies. If you would prefer paper copies of any of your periodic bank account statements that have been delivered via the eStatements Service, you may sign into Online Banking, download the documents, and print them. Alternatively, you may call us at 1 (877) 566-5544 to request printed copies; however, there may be a fee that applies to this service – please ask a representative of Summit Bank or refer to our Schedule of Fees and Charges for details. A request for a paper copy of a bank account statement will not cancel your eStatements

or otherwise withdraw your consent under this Agreement, unless you expressly request to do so.

Hardware and Software Requirements. The hardware and software requirements for our Online Banking, which also apply to your use of the eStatements Service, may be found below by entering into this Agreement, you agree that you have adequate access to a computer with sufficient Internet connectivity and software to access Online Banking and to review your eStatements. This includes:

- Personal Computer with Windows 7 or higher
- Internet browser with 128-bit encryption
- Adobe Acrobat 7.0 or higher
- Online Banking access

These hardware and software requirements are subject to change periodically. If a change in the hardware or software requirements needed to access or retain your eStatements creates a material risk that you will not be able to access or retain your eStatements, we will notify you of any such change(s) and otherwise comply with applicable law. However, it is your responsibility to ensure that you have adequate hardware and software to access and use the eStatements. Please contact us immediately if you have any issues accessing your eStatements or any other information we deliver to you electronically.

Limitations. Our eStatements Service is available only to customers with access to Online Banking. For any Account(s) with joint and/or multiple Customers, only one Customer's consent is required to enroll in the eStatements Service. This Agreement to receive your periodic bank account statements in electronic form will apply only to your bank account statements for your designated Account(s). Other related notices, disclosures, or updates may be mailed to you in paper form unless you expressly consent otherwise (where permissible).

Changes; Other Agreements. We may modify or amend this Agreement upon written notice to you or by posting an updated version of this Agreement to Online Banking and sending you an email notification. Your continued use of the eStatements Service after such notification will constitute your agreement and consent to any such changes. This Agreement is in addition to and part of the terms and conditions of the other agreement(s) governing your use of the eStatements Service, Online Banking, and your accounts and relationship with us. To the extent applicable, this Agreement will supersede those agreements specifically where sections relate to delivery of your periodic bank account statements for the Account(s) enrolled in the eStatement Service.

How to Reach Us. You can contact us in any of the following ways:

- Secure online message via Online Banking
- Call us at 1 (877) 566-5544
- E-mail us at: ebanking@sbko.bank
- Write to us at:

Summit Bank
96 East Broadway
Eugene, OR 97401

- Visit us in person at a Summit Bank branch.

See <http://www.sbko.bank> for a complete list of our locations.