



ELECTRONIC STATEMENT DISCLOSURE AGREEMENT

By accepting "R Bank's Electronic Statement Disclosure Agreement", you consent and agree that we may provide certain disclosures and notices to you in electronic form, in lieu of paper form, including electronic delivery of statements (e-Statements) for your deposit account(s).

The words "we," "us," and "our" refer to R Bank, and the words "you" and "your" mean you, the individual(s) or entity identified on the Account(s). As used in the Disclosure, "Account" means the account you have with us. "Communication" means any customer agreements or amendments thereto, monthly billing or account statements, tax statements, disclosures, notices, responses to claims, transaction history, privacy policies and all other information related to the product, service or Account, including but not limited to information that we are required by law to provide to you in writing.

By selecting E-Statements in Online Banking, you will no longer receive paper statements for your Account(s), and you will also receive some Disclosures regarding your Account(s) electronically and not in paper form.

- ❖ **NOTE: After accepting the terms of this agreement, it may take one full statement cycle for your statements and other communications to be available online.**

COMMUNICATIONS PROVIDED IN ELECTRONIC FORM

You agree that we may provide you with any Communications that we may choose to make available in electronic format, to the extent allowed by law, and that we may discontinue sending paper Communication to you, unless and until you withdraw your consent as described below.

- Your consent to receive electronic communications and transactions includes, but is not limited to:
 - All legal and regulatory disclosures and Communications associated with the Account or the product or service available through Online Banking for your Account.
 - Notices or disclosures about a change in the terms or change in fees of your Account.
 - Online Banking Agreement
 - Privacy policies and notices
 - Monthly (or other periodic) billing or account statements for your Account(s)
 - Lending disclosures
 - Periodic consumer education materials
- ❖ **Note:** By providing us with your email address and accepting the terms of this Electronic Statement Disclosure Agreement, you agree to receive communications from us for business purposes to your email and/or secure messages through online banking.

METHOD OF PROVIDING COMMUNICATIONS IN ELECTRONIC FORM

All Communications by the Bank to you in electronic form will be provided to you via:

1. Email,

2. Secure Message through Online Banking
3. Pop-up or splash page within your Online Banking Account

❖ **Note:**

- At our discretion, we may treat your provision of an invalid email address, or the subsequent malfunction of a previously valid email address, as a withdrawal of your consent to receive electronic Communications.
- We will not impose any fee to process the withdrawal of your consent to receive electronic Communications; however, your access and use of Online Banking may be terminated.
- Any withdrawal of your consent to receive electronic Communications will be effective after a reasonable period of time to process your withdrawal.

HOW TO REQUEST PAPER COPIES

- The Bank will never send you a paper copy of any Communication which is available electronically, unless requested.
- You can obtain a paper copy of an electronic Communication by printing it yourself, by requesting a copy at the nearest branch location, or by requesting a mailed paper copy.
- To request a mailed paper copy, please call **(844)722-6589** (toll free), or contact your account officer at the nearest branch location.
- The Bank may charge you a reasonable service charge for requested mailed copies. Please refer to the schedule of fees found in the Account Agreement and Disclosure section of the Bank's website – www.r.bank.
- The Bank reserves the right, but assume no obligation, to provide a paper (instead of electronic) copy of any Communication that you have authorized us to provide electronically.

UPDATING YOUR RECORDS

- You can update information through your Online Banking profile by visiting **www.r.bank**, or by calling **(844)722-6589** (toll free), or contact the nearest branch location.
- It is your responsibility to provide the Bank with accurate and complete email address and contact information.
- It is your responsibility to maintain and update promptly any changes in your information.
- In the event email is returned undeliverable, notifications may be sent to the address of record on file at the Bank.

HARDWARE AND SOFTWARE REQUIREMENTS

To Participate in Online Banking and to access, view, and retain electronic Communications your system will need the following requirements:

- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit;
- A working email account;
- A personal computer or mobile device with an operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying, and either printing or storing Communications received;
- Commercially reasonable software that is regularly updated and maintained (ie: Adobe Reader) capable of accessing, displaying, printing, and/or saving PDF documents.

- ❖ **Note:** The Bank is not responsible for any electronic virus or viruses a customer may encounter. It is the Bank's recommendation for the customer to perform routine scans for your PC by using a virus protection product.

COMMUNICATIONS IN WRITING

- All Communications in either electronic or paper format from the Bank to you will be considered “in writing.” You should print or download a copy of this Disclosure for your records and any other Communication that is important to you.

HOW TO CANCEL ELECTRONIC STATEMENTS

- You may withdraw your consent to receive Communications at any time in electronic form by:
 1. Calling the Bank at **(844)722-6589** (toll free),
 2. Contacting or stopping by the nearest local branch location.

TERMINATION / CHANGES

- The Bank reserves the right, in sole discretion, to discontinue the provision of your electronic Communications, or to terminate or change the terms and conditions on which we provide electronic Communications. The Bank will provide you with notice of any such termination or change as required by law.
- It may be necessary to change the terms or conditions regarding your statement access. In such an event, the Bank will notify you via email communications or written notification.

FEDERAL LAW

- You acknowledge and agree that your consent to electronic Communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act, and that you and the Bank both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.