



eDelivery Acknowledgment & Disclosure

This disclosure contains important information required under the **Electronic Signatures in Global and National Commerce Act (ESIGN Act)**. Please carefully read the following disclosure before agreeing to receive your account statements, notices, and other account disclosures electronically through our Online Banking platform.

Scope of Consent

Your consent applies to account-related disclosures, statements, notices, and agreements, (“Communications”) that we provide to you online. This includes, but is not limited to:

- Periodic account statements
- Legal and regulatory disclosures
- Account notices and updates
- Changes to terms and conditions

This does not include tax notices or notification of changes to your phone number, email or address. These will be mailed to you.

Method of Delivery

We will deliver these Communications to you electronically through our Online Banking platform, where you can log in to view, download or print your documents from the Statements tab. A notification will be sent to your email address on file when new documents are available. We encourage you to print or download a copy for your records.

Paper Copies

At your request, you may obtain a paper copy of any Communication delivered electronically by contacting us at (805) 922-2900. Fees may apply in accordance with our fee schedule. Requesting a paper copy will not revoke your consent for electronic delivery.

Hardware and Software Requirements

To access, view, download, and retain Communications electronically, you must have:

- A device with Internet access (such as a computer, tablet, or smartphone)

- A current web browser supporting 128-bit encryption (e.g., Chrome, Safari, Edge, or Firefox)
- A valid email account
- Sufficient storage space to retain documents or the ability to print documents
- A program capable of viewing PDF files (such as Adobe Acrobat Reader)

If these requirements change, we will inform you and provide the opportunity to withdraw your consent without penalty.

Updating Your Information

You agree to keep your email address and contact information up to date in our records. You can update your information by logging into Online Banking and sending us a secure message or contacting us at (805) 922-2900.

Withdrawing Consent

You may withdraw your consent to electronic delivery at any time. To do so, notify us in person, by phone, in writing or via a secure Online Banking message. Withdrawal of consent may take up to ten (10) business days to process, and thereafter you will receive paper communications. Depending on account terms, fees for paper statements may apply or discounts for eStatements may be revoked.

Privacy Policy

We take your privacy seriously. All electronic communications are transmitted securely. For more information, please review our eBanking Privacy Statement.

Consent and Acknowledgment

By clicking **Accept**, you:

- Confirm that you have read and understand this ESIGN Act Consent and Acknowledgment Disclosure.
 - Acknowledge that you can access and retain Communications electronically and
 - Consent to receive Communications in electronic form as described above.
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Thank you for choosing us for your banking needs.

Community Bank of Santa Maria

(805) 922-2900