

Enroll

Modify

*Use to change email address or password.*

Cancel

\_\_\_\_\_  
Name or Business Name

\_\_\_\_\_  
E-mail Address

\_\_\_\_\_  
Password for eStatements  
*(at least 4 characters long, case sensitive)*

You will receive a welcome email from [estatements@fmbwpa.com](mailto:estatements@fmbwpa.com); follow the instructions to activate eStatements and electronic documents.

## Checking and Savings Account Numbers

Please list the accounts for which you want to receive eStatements and electronic documents; you will no longer receive paper statements on these accounts.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

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\_\_\_\_\_

## Signature Authorization

By signing, you acknowledge that you have received, read, agree, and understand the Disclosure & Agreement for eStatements and E-Sign.

Electronic Funds Transfer Disclosure: In case of errors or questions about your electronic transfers, telephone us at (724) 543-1125 or write us at Farmers & Merchants Bank of Western PA, NA 222 Market Street, P O Box 958, Kittanning, PA 16201 as soon as you can, if you think your statement is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. 1. Tell us your name and account number 2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information. 3. Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will re-credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

\_\_\_\_\_  
Account Holder's Signature

\_\_\_\_\_  
Date

## For Bank Use Only

Bank Employee/Branch: \_\_\_\_\_

Welcome Email Sent (Employee/Date): \_\_\_\_\_

Activation Received By/Date: \_\_\_\_\_

Keyed By/Date: \_\_\_\_\_

Effective August 1, 2011

This Farmers & Merchants Bank of Western PA, NA (“The Bank”) eStatement E-Sign Disclosure and Agreement (“Agreement”) is made between you and The Bank for the purpose of receiving an electronic version of your account statement (eStatement) via a password protected PDF email attachment from the Bank to the email address you provide. You are also consenting to receive the following: eStatement, disclosures, notices, terms and conditions, and other documents and all changes to the disclosures, notices, etc. electronically, in lieu of paper form; hereafter collectively referred to as “electronic documents”. This Agreement applies to each account you have listed on the eStatements & Electronic Documents Enrollment Form with The Bank where eStatements are available (“Account”). As used in this Agreement, the words “we”, “our”, and “us” mean The Bank, and the words “you” and “your” mean the account holder who has elected to receive his or her electronic statement and electronic notifications.

### A. Delivery of Electronic Documents

You have elected to have account documents sent to you electronically via the email address provided. You understand and agree that by enrolling for the electronic documents service that we may discontinue sending paper statements, notices, disclosures, change of terms, etc. to you (See Section F below for availability of paper documents). Your consent to receive electronic documents includes, but is not limited to:

- Periodic or monthly billing statements for your account
- All legal and regulatory disclosures and communications associated with your account including:
  - Electronic Fund Transfer Act
  - Expedited Funds Availability Act
- Notices or disclosures about a change in the terms of your account
- Privacy policies and notices

You may withdraw your consent to receive electronic documents for any of your accounts by notifying the Bank in writing at least 30 days in advance. You may also contact us at 724-543-1125. We may treat your submission of an invalid email address or the subsequent invalidation of your e-mail address, as a withdrawal of your consent to receive electronic documents. You may be charged a fee to revert back to paper documents. Any withdrawal of your consent to receive electronic documents will be effective after a reasonable period of time in order for the Bank to process your withdrawal.

### B. Registration for Electronic Documents

In order for you to obtain delivery of electronic documents, you must complete the eStatements & Electronic Documents Enrollment Form. Any account owner enrolling accounts with joint ownership for the electronic document service shall apply to all account holders. You must provide the Bank with any updated information needed in order for the Bank to provide you with electronic notifications. This includes, but is not limited to, providing the Bank with any changes to your email address by calling the Bank at (724) 543-1125 or writing the Bank at Farmers & Merchants Bank of Western PA, NA 222 Market Street, P O Box 958, Kittanning, PA 16201.

### C. Accessing Your Electronic Documents

Your electronic documents and accompanying legal notices and disclosures will be available to you via a PDF email attachment.

### D. System Requirements for Electronic Documents

In order to access, view, and retain electronic documents that we make available to you, you must have:

- An internet web browser which is capable of supporting at least 128-bit encryption
- Sufficient electronic storage capacity on your computer’s hard drive or other data storage unit
- Software which permits you to receive and access Portable Document Format or “PDF” files, such as Adobe Acrobat Reader® version 8.0 and above.
- An email account

- A personal computer, operating system and telecommunication connections to the Internet capable of receiving, accessing, displaying and either printing or storing, documents received in electronic form from us by accessing your email.
- Demonstrate the ability to receive emails and open email attachments that are password protected PDF files.

### **E. Procedures for Electronic Documents**

You must complete the eStatements & Electronic Documents Enrollment Form and list each of the accounts for which you wish to receive electronic documents. You will no longer receive paper copies of these items. Return the form to the Bank for processing.

You will receive a test “welcome” email with instructions contained in a password protected PDF email attachment, if the instructions are not followed to activate your electronic documents, you will continue to receive paper statements, notices and disclosures and electronic services will not be activated.

### **F. Requesting Paper Statements & Documents**

We will not send you a paper copy of any statement, notice or disclosure from us on accounts that you have elected to receive electronically, unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic document by printing it to your printer or by requesting that we mail you a paper copy. To request a paper copy, contact us at (724) 543-1125. We may charge you a reasonable service charge for the delivery of paper copies of any electronic document, pursuant to your authorization. We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any document that you have authorized us to provide electronically.

### **G. Regulation E – Electronic Funds Transfer Act**

In case of errors or questions about your electronic transfers, telephone the Bank at (724) 543-1125 or write us at Farmers & Merchants Bank of Western PA, NA 222 Market Street, P O Box 958, Kittanning, PA 16201 as soon as you can, if you think your statement is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. 1) Tell us your name and account number; 2) Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information; 3) Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will re-credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

### **H. Federal Law**

You acknowledge and agree that your consent to electronic documents 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 we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

### **I. Terminations/Changes**

We reserve the right, in our sole discretion, to discontinue the provision of your electronic documents, or to terminate or change the terms and conditions on which we provide electronic documents. We will provide you with notice of any such termination or change as required by law.