



"You have a Strong Bank behind you"

EST. IN 1905

P. O. Box 110
Coldwater, OH 45828
www.pcbank.com

Electronic Online (E-Statement) Enrollment Form

The Peoples Bank Co. offers an easy and convenient way to receive your periodic bank statements. By enrolling your accounts, you will no longer receive paper statements or check images by mail. Instead you will access your statements and check images through The Peoples Bank Co. Online Banking Website. Personal checking, business checking, personal savings, business savings and Home Equity Lines of Credit statements are eligible. In addition, **you may qualify to have the Bank's ATM/Debit Card fees waived!** Please see the Electronic (E-statement) Disclosure for details and keep the disclosure for your records.

To enjoy the convenience and possible savings of e-statements, please complete this form!

Name _____

Address _____

Phone _____ E-mail _____

Are you currently an online banking customer? NO, Proceed to #1 YES, Proceed to #2

1. If "NO" you must register for online banking prior to enrolling for e-statements. To register, simply go to our website www.pcbank.com, and click on First time user in the upper left hand corner. Then click on Online Banking Application and complete the steps as outlined on the page. Then proceed to #2.
2. List the account numbers and the type of accounts you are requesting for e-statements.

Account Number	Type of Account	Account Number	Type of Account
_____	Checking Savings	_____	Checking Savings
_____	Checking Savings	_____	Checking Savings
_____	Checking Savings	_____	Checking Savings
_____	Checking Savings	_____	Home Equity Line of Credit

If necessary, please list additional accounts on separate sheet and attach.

3. Send this form to **The Peoples Bank Co. 405 W. North St., Coldwater, OH 45828** or drop it off at any of our offices.

4. Disclosure received by: email website or bank employee _____
Employee's name

By signing this enrollment form, I give my consent to discontinue paper statements of the accounts listed above and to receive my statements online. I understand that I am responsible for notifying the Bank immediately of any e-mail address changes.

Customer Signature

Date



The
Peoples Bank
Co.
Member FDIC – Equal Housing Lender

ELECTRONIC ONLINE DELIVERY OF BANK STATEMENTS DISCLOSURE

1. **Welcome!** Welcome to The Peoples Bank Co. (the Bank) Online Bank Statement Delivery Service. Our goal is to provide you with an easy and convenient way to receive your periodic Bank Statements. When you sign-up for E-Statements, you will no longer receive paper statements or check images by mail. Instead you will access your statements and check images through The Peoples Bank Co. Online Banking system. You will receive an email alert when your periodic online statement is ready for viewing. Personal Checking, Business Checking, Personal Savings, Business Savings and Home Equity Lines of Credit accounts may be eligible for E-Statements. Statements are available by accessing the account, clicking on the Documents link; choose the statement type and the date range. Any statement not listed on the enrollment form will continue to be delivered through the U.S. Mail.

2. **ATM/Debit Card Fee Waiver.** If your account qualifies, the Bank will waive its charges for any ATM/Debit Card transactions conducted at any ATM machine anywhere. You may still be charged a fee by the ATM operator/network used to complete the transaction or balance inquiry. To qualify for this waiver of fees you must meet these qualifications:

- You must be an active online banking customer;
- Your statement must be delivered online; and
- All the account signers/owners must be eighteen (18) years of age or older and must have a checking account with the Bank.

3. **Your Consent.** For the Bank to begin forwarding your Bank Statements to you electronically, we need your consent. Please review the information below prior to giving your consent. By agreeing to have your Bank statements sent electronically, you also agree to notify the Bank immediately by any of the methods outlined in item eight, **Contact Us**, of any change in your email address or any errors or complications relating to your e-mail alert or access to your Bank Statements. Please keep this Disclosure for your records.

* **Your rights/options to receive a disclosure in paper form** - If you elect to receive your Bank Statements through electronic delivery, the Bank will no longer send your paper statements through the mail.

* **Whether your consent applies only to a particular transaction or to categories of transactions** – Your consent, which will be given by signing the enrollment form, is to authorize the Bank to forward to you electronically your periodic Account Statements and any other disclosures that the Bank might send to you with your Account Statements.

* **The right to withdraw consent to have records provided electronically, including any consequences or fees associated with doing so** – To discontinue this electronic delivery service, you can contact the bank using any of the methods outlined in item eight, **Contact Us**. Please allow up to 45 days for the Bank to implement your request, and after such time you will no longer receive your statements electronically. We will charge no fees for discontinuing the service; however, you may incur other fees as a result of discontinuing this service.

* **How you may obtain a paper copy of the record upon request** – You may obtain paper copies of a particular statement by using any of the methods outlined in item eight, **Contact Us**.

4. **Our Requirements.** The same terms apply with respect to electronically delivered Bank Statements as for those delivered in paper form, and the deposit agreements and disclosures that you have previously entered into with or received from the Bank remain in effect. To view your Account Statements online, the software Adobe Acrobat Reader 10.0 or greater is required. This software is available for free download at <http://www.adobe.com>. Additionally, access to our online banking product is required in order to safely and securely receive your Account Statements. Your Account Statements will be available electronically for 365 days from the date of delivery. You may print or download your Bank Statements to retain copies of them.

5. **Privacy.** Our privacy policy (that has been previously provided to you) will apply to this service and the policy is incorporated into and made a part of this Disclosure. In order to receive your statements electronically you must provide (and maintain) the Bank with a valid email address. This email address will be used in accordance with the Bank's privacy statement to deliver your Account Statements to you. It will not be sold or otherwise provided to third parties.

6. **Service Availability.** The Bank may change, suspend or eliminate all or any aspect of this delivery service upon notice to you.

7. **Security.** We are providing this service through Ecom because of its method of maintaining the security of confidential documents. To access your Account Statements, you will be required to adopt a unique user name and password. Your password must be at least seven characters and contain a mix of letters and numbers. To protect the security of your banking information, you must not disclose or share your password with any third party. In addition, your Account Statements will not be forwarded to you through email. You will be notified by email that they are available for you to access through the Online Banking site.

8. **Contact Us.** You can contact us regarding any changes to your e-mail address and for any questions you have with regard to your account by:

- E-mail at bankmail@pbcbank.com
- Telephone at (419) 678-2385, toll free (866) PBC-BANK (866-722-2265), fax (419) 678-2111
- Mail at The Peoples Bank Co., Internet Banking Department, 405 West North St., Coldwater, OH 45828 or the Main office of The Peoples Bank Co. at P. O. Box 110, Coldwater, OH 45828
- In person at any of our locations in Coldwater, Celina, Burkettsville, Rockford, or St. Marys.

9. **Service Fees for receiving your statements electronically.** There are no service fees to set up your account, to receive your statements electronically, or to discontinue this service.

10. **No warranty for continuous or uninterrupted service.** Because of the unpredictability of the internet, we do not guarantee continuous or uninterrupted access to your account statements through the internet. However, should you be unable to access your statements, you can contact the bank by any of the methods described in item eight and the bank will take measures to provide you with copies of your statements.

11. **Limit of liability.** You agree that in no event will the Bank or our suppliers, shareholders, officers, directors or employees be liable for lost profits or any special, incidental or consequential damages arising out of or in connection with your use of our service, even if the Bank has been advised of the possibility that such damage will occur. Further you agree that neither the Bank nor our suppliers, shareholders, officers, directors or employees will be liable for any technical, hardware or software

failure of any kind, any interruption in the availability of our service, any delay in operation or transmission, any incomplete or garbled transmission, computer virus, loss of data, or other similar loss.

To the extent the Bank may have breached any term of this consent and agreement, you agree that your sole remedy is to discontinue use of this service. You further agree that our liability to you in any case (whether in contract or tort) will not exceed amounts paid to us within the last 90 days (if any) for this service.

12. **Notices.** If you want to send us a notice in relation to this Disclosure, you must send it by e-mail or regular mail outlined in item eight, **Contact Us.** We may notify you by sending notice to your e-mail address or by mailing a notice by U.S. mail return receipt requested to our most current mailing address that we have for you. You agree that any notices sent by e-mail will be deemed delivered and received 48 hours after being sent. You agree that any notices sent by U.S. mail as provided in this paragraph will be deemed delivered and received three days after the date of mailing.

13. **Arbitration.** You agree that any claim or controversy relating to this Disclosure will be settled by binding arbitration in accordance with the Commercial Arbitration Rules of the American Arbitration Association. You agree that any claim or controversy you may have will be arbitrated on an individual basis and will not be consolidated in any arbitration with any claim or controversy of any other party. You agree that the arbitration will be conducted in Coldwater Ohio and that judgment on the arbitration award may be enforced by any court having proper jurisdiction.

14. **Governing Law.** You agree that this Disclosure is governed by the laws of the State in which the main office of the Bank is located, excluding any application of conflicts of laws, rules or principles. You agree that the sole jurisdiction and venue for any litigation arising from your use of our service shall be an appropriate federal or state court.