

PyraMax Bank

Electronic Statement and Notices Agreement

As part of your relationship with us, we want to ensure you have all the information you need to effectively manage your accounts. Our goal is to provide you with as many options as possible for receiving your account documents. We are required by law to give you certain information “in writing”- which means you are entitled to receive it in paper. We may provide this information to you electronically, instead, with your prior consent. So, before you use our electronic statement and notice delivery services you must review and consent to the terms outlined below.

In this consent:

“We,” “us,” “our” and “PyraMax Bank” means PyraMax Bank, F.S.B.

“You” and “your” means the person giving this consent, and also each additional account owner, authorized signer, authorized representative or service user identified on any PyraMax Bank product that you apply for, use or access.

“Communications” means each disclosure, notice, agreement, fee schedule, statement, record, document and other information we provide to you, or that you sign or submit or agree to at our request.

“Electronic Service” means each and every product and service we offer that you apply for, use, administer or access using the Internet, a website, e-mail, messaging services (including text messaging) and/or software applications (including applications for mobile or hand-held devices), either now or in the future.

“PyraMax Bank product” means each and every account, product or service we offer that you apply for, own, use, administer or access, either now or in the future. PyraMax Bank products include electronic services.

Your consent to choose to receive statements and notices electronically

At our sole discretion, the communications we provide to you may be in electronic form (“Electronic Records”).

By agreeing to receive electronic delivery, you elect to receive your statements and notices electronically. You request that PyraMax Bank transmit your statement/notices to you electronically and you agree to the terms and conditions set forth in this agreement. You agree to accept your PyraMax Bank statements, notices and all disclosures related to your statements, electronically by a visual text to be displayed on your personal computer monitor.

There are certain communications that by law we are not permitted to deliver to you electronically, even with your consent. So, as long as required by law, we will continue to

deliver those communications to you in writing. However, if the law changes in the future and permits any of those communications to be delivered electronically, this consent will automatically cover those communications as well.

You acknowledge that you will be able to retrieve your statements electronically through the use of a password, which you will choose on your first log-in. You acknowledge that, if you disclose the password to anyone else or if your password is lost or stolen, third parties may be able to access your bank statements. You agree that the Bank will not be liable for any loss caused by the authorized or unauthorized use of your password by any third party access to your bank statements. You agree to keep your password in a place of safekeeping and you agree that the security of your password will be your responsibility at all times. You agree to the security methods and techniques set out in this agreement. You agree that the Bank will not be liable for any loss arising from your use of e-statements. You agree that it will be your responsibility to read current information located within your e-statement layout.

You must keep your current e-mail address current with us. You may change the e-mail address on record by using the Customer Service/Account Maintenance/Manage Contact Information Screen in your OnLine Banking account or contacting your local branch.

Hardware and Software you will need. You receive electronic statements you must have access to:

- A current version of an Internet browser we support. Current versions are listed under the News and Announcements section in the Financial Center of your online banking account.
- A connection to the internet
- A Current version of a program that accurately reads and displays PDF files (such as Adobe Acrobat Reader)
- A computer and operating system capable of supporting all of the above. You will also need a printer if you wish to print out and retain records on paper. And electronic storage if you wish to retain records in electronic form.

Additional Provisions

You acknowledge and agree that, by requesting electronic statement delivery, you will not receive paper statements. You acknowledge and agree that, if the Bank in its judgement believes that the transmission of your statements electronically is no longer viable, or that any such transmission may give rise to security or operational concerns, the Bank may cease the electronic delivery of your statements and provide you with paper statements in lieu thereof. You acknowledge and agree that you have read and understand the information contained in this disclosure, that the e-mail address you have provided the Bank is accurate, and that you have a computer and software that meets the minimum service requirements.

You may receive paper copies for your records by contacting your local branch. There are fees for receiving additional copies of documents provided to you electronically. These fees are listed in the disclosure provided to you when you opened your account. If you cannot find your

disclosure, please contact your local branch and they will provide you with a current disclosure for your account.

Withdrawing Consent

Any authorized signer, for the accounts designated to receive e-statements has the right to withdraw consent to receive electronic forms by contacting their local branch and signing an Account Maintenance form indicating the withdrawal of consent. Your withdrawal of consent will not be effective until we have received it and have had reasonable opportunity to act upon it.