



Citizens Bank & Trust Company of Grainger County

8335 Rutledge Pike - P.O. Box 98; Rutledge, TN 37861

(P)865-828-5237 (F)865-828-5272 (Email)onlinebanking@cbtgrainger.com

eStatements Request Form

Please read this Form in its entirety before “opting-in,” as it is the basis for an agreement between YOU and the BANK regarding how you’d like to receive all, or some, of your periodic account statements going forward now that you are a user of the Bank’s Online Banking Service.

Purpose of this Form

The specific purpose of this Form is to document your request and consent to allow us to electronically provide you access to your desired periodic account statements in the form of “eStatements,” electronic versions of account statements that you can access from within the Bank’s Online Banking Service.

Important Terms

“Bank,” “Institution,” “We,” “Us,” and “Our” refer to Citizens Bank & Trust Company of Grainger County.

“You,” “Your,” and “Customer” refer to you (our customer) – an Online Banking Service user who is seeking to change his/her access to one or more periodic account statements to an electronic delivery/presentation method available within the Bank’s Online Banking Service.

eStatement Presentation Expectations

After the Bank processes this Form and makes the necessary system changes, eStatements for the specific accounts that you indicate on this Form should be automatically accessible going forward within the Online Banking Service based on the Bank’s established account statement cycle interval for each account. This can vary by account, but is typically around the 10th of the month or end-of-the-month for most checking accounts, and end-of-the-quarter for most savings accounts. As a reminder, the system will also send an email notification to you when a new eStatement is available for viewing within the Online Banking Service.*

An eStatement will be available for viewing for up to one year before it is automatically removed by the system. You are encouraged to print and file copies of eStatements, or save copies to your local hard disk, if you feel you will need the information for a longer time period.

Requirements for Accessing eStatements

In order for you to access eStatements, you must already be an Online Banking Service user, and have access to an Internet-ready device that has a supported operating system and browser combination installed. A list of currently supported combinations can be found at: <https://olb.cbtgrainger.com/help/CompatibleBrowsers.htm>.

In addition, you will need the following:

- web browser support for 128-bit encryption;
- web browser support for cookies and JavaScript** (Java is available online for free download at www.java.com);
- access to a working contact number (phone or text), if prompted for a One-Time Security Code;
- access to a working email address in order to receive notifications of newly-available eStatements;
- Acrobat Reader*** or compatible software installed in order to view, print, and/or save eStatements (Acrobat Reader is available online for free download at www.adobe.com);
- available hard disk space (or space on a similar medium), if you wish to maintain your own storage archive of eStatements; and
- access to a working printer, if you want to print your own copies of eStatements

What does it mean to “Opt-In”?

By “opting-in,” you:

- are formally requesting this feature/service from the Bank, and are providing your consent for the stated purpose of this Form;
- are indicating your preference to use the “eStatement” electronic delivery/presentation method as the replacement for all other available methods – including the traditional method of “printing and shipping by mail” – for the specific accounts that you indicate on this Form; and
- further understand that you will no longer receive printed periodic account statements by mail from the Bank for the specific accounts that you indicate on this Form

Requesting Printed Copies of eStatements

You may request the Bank to print a copy of an eStatement by contacting us in person at any of our banking locations, by telephone (865-828-5237), by mail (ATTN: Online Banking Specialist, Citizens Bank & Trust Company of Grainger County, PO Box 98, Rutledge, TN 37861), or by one of the Online Banking Service’s various “Customer Service” communication options. **Please note: Applicable fee(s) may be assessed by the Bank for such printed copies.**

Canceling eStatements (or “Opting-Out”)

You may “opt-out” of eStatements at any time by completing the “Opt-Out” section of this Form, and then dropping the completed Form off at any of our banking locations, by mail (ATTN: Online Banking Specialist, Citizens Bank & Trust Company of Grainger County, PO Box 98, Rutledge, TN 37861), or by one of the Online Banking Service’s various “Customer Service” communication options. By “opting-out,” you will restore access to your indicated periodic account statements to the default method provided by the Bank at that point in time.

*Email addresses are separately (and manually) maintained by the Bank’s Online Banking Department for the eStatement feature/service; you should separately notify the Online Banking Department as soon as possible if you change your email address, as such an action will affect the eStatement system’s ability to successfully deliver availability notifications.

**JavaScript is a registered trademark of Oracle Corporation in the United States and other countries.

***Acrobat Reader is a registered trademark of Adobe Corporation in the United States and other countries.

“Opt-In”

Place an “X” in front of the statement that indicates your “opt-in” preferences most clearly (choose one only):

I am “opting-in” for eStatements for ALL my applicable accounts for which periodic statements are normally generated.

or

I am “opting-in” for eStatements for only these specific applicable accounts: _____ .

PRINT YOUR NAME: _____ PRINT YOUR EMAIL ADDRESS: _____

Signed: _____ , on this date: _____

“Opt-Out”

Place an “X” in front of the statement that indicates your “opt-out” preferences most clearly (choose one only):

I am “opting-out” for eStatements for ALL my applicable accounts for which periodic statements are normally generated.

or

I am “opting-out” for eStatements for only these specific applicable accounts: _____ .

PRINT YOUR NAME: _____ PRINT YOUR EMAIL ADDRESS: _____

Signed: _____ , on this date: _____