

## **Village Bank E-Sign Act Disclosure Agreement**

Village Bank is pleased to offer you the opportunity to provide disclosures in electronic form for accounts you have selected to be opened online. You may also consent to receive information about your account electronically. If you would like to receive electronic correspondence from us instead of paper copies through the mail, please review this Agreement and provide your consent. By accepting the "Village Bank E-Sign Act Disclosure Agreement", you consent and agree that Village Bank may provide certain disclosures and notices to you in electronic form in lieu of paper form, including notices relative to the account you are applying to open with us online, and electronic delivery of statements (e-Statements) for your Village Bank account(s). If you do not consent, you will not be able to proceed with the online account opening process.

Please read this Disclosure Agreement carefully.

### **Communications Provided in Electronic Form**

You agree that we may provide you with any communications that we may choose to make available in electronic format, to the extent allowed by law, and that we may discontinue sending paper communication to you, unless and until you withdraw your consent as described below. Your consent to receive electronic communications and transactions includes, but is not limited to:

- All legal and regulatory disclosures and communications associated with your account or the product or service available through Online Banking for your account.
- Notices or disclosures about a change in the terms or change in fees of your account.
- Online Banking Agreement
- Privacy policies and notices
- Monthly (or other periodic) billing or account statements for your account(s)

**Note:** Your consent to receive electronic communications does not automatically enroll you in e-Statements. You must complete a separate enrollment to stop receiving paper account statements by U S. Mail (and any other types of communications we may include in e-Statements).

### **Method of Providing Communications in Electronic Form**

All communications by Village Bank to you in electronic form will be provided either:

1. Email,
2. Access to a Village Bank's website will notify you that an email notice has been sent to you,
3. You may request a downloadable PDF file containing the communication.

**Note:** At our option, we may treat your provision of an invalid email address, or the subsequent malfunction of a previously valid email address, as a withdrawal of your consent to receive electronic communications. Your access and use of Online Banking may be terminated. Any withdrawal of your consent to receive electronic communications will be effective after a reasonable period of time to process your withdrawal.

### **Hardware and Software Requirements**

To access the required information being provided to you electronically, you must have the following computer hardware and software requirements to receive and keep electronic disclosures and notices:

- A personal computer or other device that is capable of accessing the Internet
- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit
- An active email account
- An Internet web browser capable of supporting 128-bit SSL encrypted communications
- PDF Reader such as Adobe
- Operating Systems for:
  - Desktop: Windows 8.1 or higher or Apple MAC OS X
  - Mobile: iOS 8.0 or higher, Android 4.0 or higher, Windows 8.1 for tablet or phone

**Note:** Village Bank is not responsible for any electronic virus or viruses a customer may encounter. It is the Bank's recommendation for the customer to perform routine scans for your PC by using a virus protection product.

### **How to Update Your Records**

You can update information by visiting or contacting one of our local branches.

- It is the customer's responsibility to provide Village Bank with accurate and complete email addresses and contact information.
- It is the customer's responsibility to maintain and update promptly any changes in your information.
- In the event email is returned undeliverable, notifications will be sent to the physical address on file at the Bank.

### **How to Request Paper Copies**

Village Bank will never send you a paper copy of any communication which is available electronically, unless requested. You can obtain a paper copy of an electronic communication by printing it yourself, or by requesting a mailed paper copy within a reasonable timeframe after first dispersed. To request a mailed paper copy, please contact one of our local branches.

- The Bank may charge you a reasonable service charge for requested mailed copies but will notify you of the charge prior to completing the request.
- The Bank reserves the right, but assumes no obligation, to provide a paper (instead of electronic) copy of any communication that you have authorized us to provide electronically.

### **Communications in Writing**

All Communications in either electronic or paper format from the Bank to you will be considered "in writing." You should print or download a copy of this Disclosure Agreement for your records and any other communication that is important to you.

### **Termination / Changes**

Village Bank reserves the right, in sole discretion, to discontinue the provision of your electronic communications, or to terminate or change the terms and conditions on which we provide electronic communications. The Bank will provide you with notice of any such termination or change as required by law. It may be necessary to change the terms or conditions regarding your statement access. In such an event, the Bank will notify you via email communications or written notification.

### **How to Cancel Electronic Communications**

You may withdraw your consent to receive Communications at any time in electronic form by:

1. Calling Village Bank at 804-419-8919.
2. Contacting the nearest Village Bank branch location.

### **Federal Law**

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

Please indicate your consent to use electronic records and signatures by closing this document and checking the box acknowledging the E-Sign Disclosure and Consent. By providing your consent, you are confirming that you have the hardware and software described above, that you are able to receive and review electronic records and that you have an active email account. You are also confirming that you are authorized to, and do, consent on behalf of all the co-owners of your account(s).