

## eStatement Disclosure

This disclosure asks for your consent so that we can provide communications and information to you in electronic form rather than in paper form. Before you decide whether or not you wish to give your consent to receiving electronic notice and records, you should read and consider the following information. Then, if you decide to consent, you can click the "I Agree" button at the bottom of this statement or sign the bottom of the disclosure. All that you need is a computer with internet access, a valid email address, a printer, if you wish to print out your statements, and Adobe Acrobat reader (which is available to download free of charge if you do not already have it on your computer).

Upon receipt of your consent, we will notify you each time we prepare a statement for an account that you have selected. We will send you an email letting you know that the eStatement is available. Simply click on the link in your email message to navigate to eStatements. You will be required to enter your User ID and password to view the electronic statement. *You agree it is your sole responsibility to protect your password from unauthorized persons. You agree that it is your responsibility to ensure that the electronic statements cannot be intercepted or viewed by others. You agree that the Bank has no control as to the persons who have access to your personal computer and your password once it is in your possession. The Bank will not be liable for any unauthorized access to your personal computer or your passwords.*

You understand that you have no expectation of privacy if you transfer any statement via e-mail to another person or entity using the World Wide Web. You further agree to release Lee Bank from any liability if the information is intercepted or viewed by unauthorized parties at any other email address selected by you.

By accepting the terms of this agreement, you hereby authorize Lee Bank to provide notification of periodic account statements and other periodic or special notices to you by electronic mail. Other periodic or special notices may include hold notices on availability of funds, error resolution notices, privacy notices or any other notice that federal laws and regulations from time to time may require us to provide to you. Your authorization means that we can provide you with periodic statements of your account and special notices electronically. You are responsible for notifying us of any email address changes. Notification of any email changes should be received ten (10) days before the end of your normal statement cycle. You may notify us by email at [contact.us@lbt.com](mailto:contact.us@lbt.com) or by calling 276-546-2211. You may also visit any of our locations and speak with one of our Customer Service Representatives for assistance. If your electronic mail is returned as undeliverable an attempt will be made to an alternative e-mail address if you have provided us with one. If you have not provided us with one, an attempt will be made to contact you. If contact cannot be made, a paper copy of your statement will be sent by U.S. mail and an "undeliverable eStatement" fee of \$3.50 will appear on a subsequent statement. There is no fee to request a paper copy of a regulatory notice or a copy of the changes of fees or terms on your account. If you wish to have a paper copy of a statement or check, normal research fees will apply.

Your email address may be changed using the procedure described above by any authorized party to your account. THE BANK SHALL HAVE NO OBLIGATION OR LIABILITY TO ANY OF THE PARTIES TO A MULTIPLE-PARTY ACCOUNT IF THE EMAIL ADDRESS IS CHANGED USING THE PROCEDURES SET FORTH ABOVE.

You will receive an e-mail notification the day your eStatement is ready for your review. Your eStatement will also be dated that date (the "E-mail Date"). You must promptly review your eStatement and any accompanying items and notify us in writing at 4137 West Morgan Avenue, Pennington Gap, Virginia 24277, via telephone at 276-546-2211, or in person at any of our

locations (within the applicable time periods specified in your deposit agreement) of any error, unauthorized signature, lack of signature, alteration or other irregularity. Any applicable time periods within which you must notify us of any errors on your account statement(s) shall begin on the E-mail Date regardless of when you review your statement. Even if you notify us of an error by mail or by telephone, you may be required to be present in person to sign documents.

If you believe your eStatement is lost or that someone has obtained access to your eStatement without your permission, write to us at 41371 West Morgan Avenue, Pennington Gap, VA 24277. You may also contact one of our Customer Service Representatives, in person at any branch location or call 276-546-2211.

You have the right to withdraw your consent to receive electronic periodic statements at any time. To withdraw your consent to receive electronic statements, you must notify us via email at [contactus@lbtc.com](mailto:contactus@lbtc.com) or in writing to 41371 West Morgan Avenue, Pennington Gap, Virginia 24277. You may also contact one of our Customer Service Representatives, in person at any branch location or call 276-546-2211. The withdrawal of your consent should be received at least ten (10) days before the end of your normal statement cycle. Since Kasasa Cash, Kasasa Cash Back, Kasasa Cash with Saver, Kasasa Cash Back with Saver, and Kasasa Saver accounts were designed and built to provide records to you in electronic form, if you have one of these accounts, you must receive your e-Statements online or you will not be eligible to receive the interest on Kasasa Cash and/or Kasasa Saver or the debit card reward on Kasasa Cash Back.

All electronic statements shall be in full compliance with applicable laws and regulations. The provisions in this agreement are part of (and in supplement to) Lee Bank Terms and Conditions for Depository Accounts and are subject to all the provisions in the Terms and Conditions for Depository Accounts. Each Lee Bank account that you designate to be included within the eStatement service and eStatements program is also governed by the terms and conditions otherwise applicable to that kind of account as separately disclosed to you, either in the Terms and Conditions for Depository Accounts, applications and enrollment forms, the applicable personal or business fee schedules, credit or deposit agreements, our Privacy Policy or other written disclosures.

I have read and agree to the terms of the Email Statement Disclosure and I would like to receive eStatement delivery. I understand that for the accounts listed above I will no longer receive a periodic statement sent by U.S. Mail.