eStatement Service Agreement and Disclosure

Effective 4/1/2015

By enrolling, you agree that we may provide the following: your account statement, account related disclosures, privacy notices, changes in terms and conditions, notifications and bank communications, in electronic form. The eStatement service applies only to the account(s) you designate during the registration process. By enrolling, you understand that all terms and conditions of our Online Banking User Agreement and Terms and Conditions of Your Deposit Accounts remain in effect. Any of these documents may be altered or amended from time to time. In such event, we will provide notice to you via email. Any use of these Electronic Mail Services after we provide you a notice of change will constitute your agreement to such change(s). Further, we may from time to time, revise or update this service and/or related material, which may render all such prior versions of these documents obsolete.

Paper statements as well as images of your checks will no longer be supplied once you have registered for the eStatement service. At your request, we will provide you with a paper replacement copy of your statement only (no check images) at a fee of $6 each. Access to check images are available via the Account Activity screen within Online Banking.

Please allow up to three days for your enrollment to take effect. Depending on your statement closing date, you may receive one more paper statement.

As an Online Banking customer, you are already equipped to begin receiving electronic documents. You must have Adobe Acrobat Reader software version 4.2 or higher to view these documents and a printer if you wish to create a paper copy for your records. You can download a FREE version of Adobe Acrobat Reader at www.adobe.com.

You are responsible for the installation, maintenance and operation of your home computer and providing us with your current email address. Please verify your email address at the Manage Contact Information link under the Customer Service tab and update as needed. We will not use or provide your email address to third parties for any other purpose without your permission. We will not be responsible for any errors, delays or failures related to any telephone or internet services, software installation, malfunctions of your home computer and related equipment, or if you provide us with an incorrect email address.

When your electronic documents are available, we will notify you by email at the address you provided when registering for this service. If we receive notice that your email address is invalid, we will no longer provide you with electronic documents and will begin mailing a paper version. In the event we are unable to obtain a valid email address, we reserve the right to convert your account that requires an eStatement to a different type of account that allows paper statements.

Access to this service may be unavailable at times due to scheduled maintenance, unscheduled maintenance, or system outage. Lake City Bank will make every reasonable effort to ensure optimum availability of this system.

Your service may be canceled at any time. To cancel your service, call us at (888) 522-2265 or email us at lcbdirect@lakecitybank.com.