

Senath State Bank Electronic Statement Policy

Before opting out of paper statements federal law requires that we provide important information to you regarding this service.

If you would like to receive your statements by electronic means, you must carefully review the following terms and affirmatively indicate your consent by marking the “I agree” box on the Enrollment application for On-line Banking.

1. Your consent to receive electronic statements(E-statements), disclosures, and notices only applies to the accounts listed on the on-line banking enrollment form. All other statements and notices we provide to you in connection with our services will be on paper unless you and we agree otherwise.
2. After you consent, you may request a paper copy of any statement or notice that you have agreed to receive electronically by writing, telephoning, or emailing us at Senath State Bank, customerservice@senathstatebank.com. You may be charged a fee for special statements according to the fee schedule associated with your account. You may withdraw your consent to receive electronic statements at any time by contacting us using one of the above methods. Your withdrawal will become effective after we have received it and have had a reasonable opportunity to act on it. Any discounts you receive for participating in the E-statement program will be discontinued upon withdrawal. If you discontinue E-Statements and wish to resume, you will need to apply as a first-time user by filling out this form again.
3. If your e-mail address or any other contact information on file changes, you must notify us using any of the above methods.
4. To access the statements you have agreed to receive electronically, you will need the following:
 - a. Internet access
 - b. A computer and internet browser that can support 128-bit encryption.
 - c. For security purposes you should use the most current browser version of either: Microsoft Internet Explorer, Netscape, or some other browser. The most current browser versions are typically more secure and will support 128 bit encryption.
 - d. The most current version of Adobe Acrobat will be required to view your statements.
 - e. Enough storage space on your hard drive or electronic media if you wish to download and store your statements.
 - f. A printer connected to your computer if you wish to print your statements.
 - g. An external email address.
5. You will receive a notice via email when your statements are ready for viewing.
6. We may revise hardware or software requirements, and if there is a material chance that the changes may impact your ability to access the disclosures we will notify you of these changes thirty (30) days in advance and provide you an opportunity to change your method of receiving disclosures (e.g. change to paper format vs. an electronic format).

By checking the “I agree” box on the Enrollment application for On-line Banking you agree to the terms above and consent to receive the above described statements by electronic means only.