

## **eStatement Consent and Disclosure Agreement** ([Agreement to Receive or Access Electronic Disclosures \(eDisclosures\)](#), [Notices \(eNotices\)](#) and [Statements \(eStatements\)](#))

### Introduction

This eStatement Consent and Disclosure Agreement (“Agreement”) allows us to provide you with electronic versions of important disclosures, notices and statements that apply to your accounts. Certain laws and regulations require us to provide notices and disclosures to you in “writing”, and with your consent to this Agreement the E-Sign Act allows us to provide these documents to you electronically.

After you read the following information, you may agree to receive eStatements to replace all of your future paper account statements by clicking on the "I Accept" button below and signing this Agreement electronically. If you consent to receive eStatements, you will also be agreeing to electronic delivery of certain disclosures, account-related notices and other regulatory information that you would normally receive in paper form.

### Definitions

- City National Bank & Trust Company of Lawton, Oklahoma, is referred to throughout as “City National Bank”, “CNB”, the “Bank”, “Us” and “We”.
- “Account” or “Accounts” shall mean your CNB checking, savings, loan or certificate of deposit accounts and other CNB products that can be accessed using CityNET online services.
- “You”, “your” and “yours” refers to the account holder(s) and authorized signer(s) of an account, any person that is authorized to access account information, including any person using the CityNET online banking username and password provided to the account holder, and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account.
- “CityNET” or “Service” refers to the personal banking online services that City National Bank makes available to its customers, including internet banking, Bill Pay, mobile banking and text banking services.

### [eNotices and eStatements: How They Work](#)

With eStatements, we will send you an email notification, at the email address you provide, each time your new statement, notice, disclosure and/or document is ready for viewing. The email notification will contain a link for you to access CityNET online banking to view your eStatement or other document. After you log in, you will find your eStatement by clicking the Statements link under the "Transactions" tab. Click on “Statements” and select the account you wish to view. At the time you consent to this Agreement, we will begin to maintain your account statements electronically beginning with your next account statement. The system will then maintain a minimum of 18 months of statements for your access. You must sign up for each account individually to receive eStatements and eNotices.

Email delivery of the notification for your account statement(s) with a link to our secure website can offer significant advantages in terms of speed, convenience and security. You will be able to print your eStatements and you may save eStatements by downloading the documents in PDF format. In order to generate the PDF version, you will need to have Adobe Acrobat Reader on your computer.

CNB will use its best efforts to promptly deliver eStatements, and delivery will be effective upon placing the materials on CityNET online banking for your review. It is your responsibility to periodically log on and check the delivery of eStatements. CNB is not obligated to monitor whether or not you retrieve your eStatements.

**By enrolling any account in eStatements, you agree that the notice of availability constitutes delivery of such eStatements for all purposes on the date of the notice. The statute of limitations regarding claims related to any items disclosed in a particular eStatement begins on the date the CNB provides you notice that an eStatement is available. Any failure to actually access, view, print and/or save an online eStatement will not impact the statute of limitations.**

#### [Hardware and Software Requirements](#)

In order to receive the email notification that your statement is ready, you will need access to a computer that allows you to receive email and an account with an email service provider compatible with your email software. You will need to check any email filtering software that you may be using to ensure that it does not screen out email notifications from CNB. You are responsible for the use and protection of your password, account numbers, and email address information. You are also responsible for contacting us with any changes to the email address you have provided. A valid email address is required to receive eStatements and eNotices.

To access and retain documents electronically, you must have on your computer and/or maintain:

- Enrollment in CNB's CityNET online banking (Consumer or Business);
- One of the following Internet Browsers, any of which supports HTML 5 and SSL- encryption:

##### Desktop Microsoft Operating Systems – Windows 7 and 8 or later

Microsoft Internet Explorer 9 (Recommended IE 11 or later)

Mozilla Firefox 21 (Recommended 24 or later)

Google Chrome 27 (Recommended 27 or later)

*\*\*Safari is no longer supported on Microsoft Windows*

##### Mac Operating Systems – OS X 10.8 or later

Mozilla Firefox 24 or later

Safari 6 or later

Google Chrome 30 or later

##### Mobile Devices

iOS 5.0 (Recommended 6.0 or later)

Android 2.3 (Recommended 4.1 or later);

- Adobe Flash (formerly Macromedia Flash) 8.0 or later versions (7.0 for Macintosh users);
- Adobe Acrobat Reader;
- A printer connected to your PC or sufficient hard-drive space (approximately 10 MB) to save the Communications; and
- Internet access via dial-up, DSL, Cable Modem, Wireless Access Protocol, or equivalent that supports the requirements above.

We will notify you if our hardware or software requirements change and whether that change creates a material risk that you would not be able to access or retain your electronic documents. Continuing to use CityNET online banking services after receiving notice of the change is considered a reaffirmation of your consent to this Agreement.

### [Email Address Changes or Unsuccessful Email Notification Deliveries](#)

In the event that you change your email address, it is your responsibility to provide us with a new address for your eStatement notifications. To change your email address, sign on to CityNET online banking and click on "Settings", click on "Profile" and change your email address. You can also change your email address by sending us a secure message once you are logged in to CityNET or by writing to us PO Box 2009, Lawton, OK 73502-2009.

At our discretion, we may send you a paper notification by U.S. mail informing you that your eStatement is ready.

If we receive notification of an unsuccessful email delivery error, we will discontinue your enrollment in eStatements. We will then send you paper statements by U.S. mail the following month in which a statement is generated.

### [Agreement to Receive Other Regulatory and Account-Related Information](#)

When you agree to electronic delivery of your account statements, you will also be agreeing to future electronic delivery of disclosures, account-related notices and regulatory inserts.

### [The Effect of Your Agreement and Any Future Withdrawal of Agreement](#)

Even if you consent to receive eStatements, you will always be able to request a paper statement. A fee may apply for each paper statement requested. You may withdraw your agreement to receive eStatements at any time by calling us, sending instruction through CityNET secure messages, or writing to us at the address listed below. If you do so, we will resume sending you paper statements the following statement cycle in which a statement is generated.

### [Your Responsibility to Read Your eStatements](#)

You are responsible for accessing and reading your eStatements. eStatements contain important and legally binding notices, information and conditions. eStatements will not be denied legal effect because they are in electronic form. It is your responsibility for promptly notifying CNB if any eStatement is not accessible or not readable or is not complete.

### Amendment of this Agreement

Except as may be otherwise specifically set forth in this Agreement or as may be required by law, CNB may amend this Agreement from time to time, without notice to you. The most recent version of this Agreement is always available to you on CityNET, or you may request a copy by calling customer service during normal business hours or visiting any CNB branch.

### Limitations of Liability

CNB will not be liable to you or any other person for any loss or damage that arises from: (i) your failure to comply with the hardware and software requirements contained in this Agreement; (ii) your failure to access and review eStatements; (iii) any failures with the computer and software you are using; (iv) any errors and delays in internet transmissions; (v) the electronic transmission of information through unsecure email; and (vi) any technical failure beyond CNB's reasonable control.

### Retain Copies for Your Records

You should print or download and keep a copy of this Agreement as well as any other Communication for your permanent records. We recommend that you print and download a copy of this Agreement both before and after you click on the "I Accept" button below, to help ensure that you have the required hardware and software you need to access your information in an electronic format.

### Your Acceptance of the Agreement

**By clicking on the "I Accept" button below, you are agreeing to the terms of this Agreement. You acknowledge and demonstrate that you can access the email notifications informing you that your eStatements are ready, and that you can access the eStatements, eDisclosures, eNotices and regulatory information in the format described above.**

**By accepting this agreement, you understand and agree that City National Bank will provide to you, in electronic format only, by electronic e-mail or website posting, certain disclosures, notices and statements regarding your account(s) and/or other programs, products or services that are or may in the future be made available to you. You understand that your responsibility to contact us to report any problems with your eStatements is not affected by your enrollment of any account in eStatements.**

**Additionally, by clicking on the "Accept" button you are signing this electronic agreement. This Agreement is effective on the date and time of CNB's receipt and confirmation of this agreement and signature.**

**If you would prefer to continue to receive paper statements alone, simply click "I Decline."**

**PLEASE PRINT AND RETAIN A COPY OF THIS AGREEMENT FOR YOUR RECORDS.**

City National Bank

P.O. Box 2009

Lawton, OK 73502

866-385-3444

 [Print](#)

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