



ESTATEMENT SERVICE AGREEMENT

Before using the eStatement Service of Vectra Bank of Colorado (the "Bank"), you must (1) consent to receive statements only in electronic form, and (2) read and agree to the eStatement Service Agreement below.

YOUR CONSENT TO RECEIVE STATEMENTS ELECTRONICALLY:

By clicking on the "I Accept" button below, you are requesting and consent to receive your periodic account statements ("Statements") in electronic form only, and not to receive paper Statements unless you withdraw your consent or specifically request a Statement in paper form. If you do not wish to receive your Statements only in electronic form, click on the "I Decline" button below, and you will continue to receive your Statements in paper form.

- **Cancelling eStatements**

If you click "I Accept" and later wish to cancel the eStatement Service (i.e., you will thereafter receive paper statements), you may do so by contacting our Customer Service Center by telephone at 800-884-6725 or by email at support@vectrabankcolorado.com. There is currently no charge for cancelling the eStatement Service and receiving your Statements in paper form.

- **Obtaining Paper Copies**

You may obtain a paper copy of any Statement, or other disclosures or information, provided to you through the eStatement Service by contacting our Customer Service Center by telephone at 800-884-6725 or by email at support@vectrabankcolorado.com. Paper copies of past Statements are subject to the standard duplicate statement fee as provided in your account disclosures. Copies of disclosures or other information are free of charge.

- **Notify Us of Changes to Your Contact Information**

You may change the email address to which we send notices regarding your eStatement deliveries by updating your email address on the eStatements homepage.

- **Affect of Consent**

Your consent to receive Statements only in electronic form will apply to Statements for only those accounts you have indicated on the prior screen. It will also cover all notices, amendments, disclosures and other information that we include in paper Statements.

- **Hardware and Software Requirements**

In order to subscribe to the Bank's eStatement Service, you must have a personal computer or other access device capable of accessing the Internet with a commonly accepted and recent version of an Internet web browser which is capable of supporting

128-bit SSL encrypted communications. We can support Internet Explorer 5.0 or later. Other HTML 4.0 browsers might be acceptable for using our eStatement Service. If your computer does not have an acceptable browser, you can download Internet Explorer [here](#).

- **Viewing/Saving Copies of eStatements**

In order to view and print or retain your Statements, you will need Adobe Acrobat Reader® version 5.1 or higher, and the ability to download (to your hard drive, floppy diskette or other storage device) or print Adobe Acrobat files. If you do not have Adobe Acrobat Reader, you can download it [here](#). You may keep copies of your Statements for future reference by saving them to your computer in the PDF format, by clicking on “File” and then “Save As” in your browser or Adobe Acrobat Reader window.

eSTATEMENT SERVICE AGREEMENT

By clicking on the “I Accept” button below, you are agreeing to the provisions set forth above as well as the following terms and conditions applicable to our eStatement Service:

Access to eStatements

You, on your own behalf and on behalf of all other account owners, acknowledge that anyone with Internet banking access to your profile may access your Statements. Business banking customer access is limited to Company System Administrators (CSA's.)

Accounts Affected

Statements for all of your deposit accounts that are currently open and appearing as part of your Internet banking profile will be available for viewing through Internet banking. However, only those accounts you have designated on a prior screen will be subject to the eStatement Service, in which we will send you an email when the Statement is available online and we will not send paper copies of the Statement. If you enroll any joint account in the eStatement Service, paper Statements for that account may no longer be sent to the other joint owners.

Notification

Your electronic Statements will be available on our Internet banking web site. The Bank will notify you through your email address when your Statement is available for viewing through Internet banking. The Bank uses the email address you provide to send your eStatement notifications. This email address will be used specifically for eStatement notifications, and will not replace your Internet banking email address used for other bank communications or MyAlerts. You are responsible for notifying the Bank of the email address at which you wish to receive eStatement notifications (go to the eStatements home page to change your notification email address). We will have no obligation to monitor whether your notification email address remains effective. If it does not remain effective, we will have no obligation to send eStatement notifications to any other email address, unless you change your notification email address on the eStatement home page, or to send you paper Statements, unless you notify us and cancel the eStatement Service as set forth herein.

Disclosures

Notices, amendments, disclosures and other information that you would typically receive with your paper Statement (collectively, "Disclosures") will now be delivered electronically to you by us making them available on the Internet banking website. A link will be provided on your eStatements home page for easy access to current Disclosures. If you would like a paper copy of any electronic Disclosure, you may request one by calling our Customer Service Center toll free at 800-884-6725. There will be no additional charge for paper copies of Disclosures.

Our Liability

We are not responsible for your email address or for anyone accessing your emails.