



WOODHAVEN BANK

E-Statement Enrollment Form

Customer Information:

Please list all accounts below for which you wish to receive E-statements

Account Name: _____ Account Number: _____

Account Name: _____ Account Number: _____

Account Name: _____ Account Number: _____

Account Name: _____ Account Number: _____

Contact Name: _____

Daytime Phone#: (____) _____ - _____

Home Phone#: (____) _____ - _____

Address: _____

City: _____ State: _____ ZipCode: _____

Email Address: _____

Once you are activated, you will receive a monthly E-mail notifying you when your E-statements are available to view on your internet banking account.

By signing below, I represent that I have read, understood, and agreed to the terms and conditions of the E-statement Supplemental Agreement and that I have caused this Enrollment Form to be executed. I further warrant that I or my respective signatories, whose signatures appear below, have been and are as of the date of this form, duly authorized by all necessary action in accordance with their governing instruments, if applicable, to execute this Enrollment Form. Please fax your completed and signed enrollment form to (817) 834-1404

AGREED TO AND ACCEPTED:

Signature: _____ Printed Name: _____

Signature: _____ Printed Name: _____

Company Name: _____

Signature: _____ Printed Name: _____

Title: _____ Date: _____

Bank Use Only

Accepted by: _____ Date: _____

Signature Verified: _____ Date: _____

Woodhaven National Bank

E-Statement User Agreement and Disclosure

Consumer Customers:

To access E-Statements, click on Consumer Login to access your Internet Banking, once you login you will automatically be prompted to enroll

To access E-Statements, click on Consumer Login and log into your online banking session. You will automatically be prompted to accept, decline or remind you later to receive your statements electronically. Just choose the accounts for which you wish to receive your account statements electronically, review the E-statement disclosure, and click accept. If you choose to have us remind you later we will ask you again at next login, if you choose to decline the E-Statements option then we will remind you again in 6 months. You will be able to enroll for E-Statements at any time by logging into your online banking session and going to your options and then Edit your E-Statement Enrollment. If you choose to remove an account from E-Statements please contact our Internet Banking Dept at (817) 732-1200.

Commercial Customers:

To access E-Statements, please look for the E-statements Enrollment Form on your Business Login webpage. Complete the form for the accounts for which you wish to receive your statements electronically and fax the form to (817) 834-1404.

This Woodhaven National Bank E-Statement User Agreement and Disclosure provides consent to receive bank statements and accompanying legal notices/disclosures for your selected Woodhaven National Bank account(s) by electronic delivery, called e-statements. The terms in this agreement are in addition to those that apply to an account or service you have with us, Online Banking User Agreement, the terms “you”, “your”, and “customer”, refer to each depositor on an account who has elected to receive an electronic statement, the term “account” or “accounts” means your accounts at Woodhaven National Bank. All e-statements shall be in full compliance with applicable laws and regulations. It is recommended that you read this carefully and print for future references.

- **General** - By accepting this Agreement, you have elected to receive your periodic account statements designated on the enrollment form and any required account disclosures in electronic format. Our goal is to provide paperless statements, which are a great way to make your life easier, in addition to help saving our environment. No more waiting for your account information to arrive by US Postal Service, we'll simply send you an e-mail when your information is available to view through our internet banking product. Reconcile your accounts more quickly and reduce the risk of identity theft. Plus, it's a free service. You can view, print and store your documents on your personal computer, when it's convenient for you.
- **Equipment / Access Requirements**
 - Valid, active e-mail address
 - Personal computer
 - Valid web browser such as: Internet Explorer, Firefox, ect.
 - Authorized Woodhaven National Bank online access (www.woodhavenbank.com)
 - Adobe Acrobat 6.0 or higher, (download free from www.adobe.com)
- **Eligible Accounts** – Checking and/or Savings e-statements will be available at the same frequency (cycle) as your statement that was previously mailed. Generally, checking statements

are delivered monthly, while savings statements are delivered quarterly. Dormant account cycles may differ.

- **Accessing E-Statements** - Woodhaven National Bank will use the e-mail address provided on the enrollment form to send an e-mail notifying you of your e-statements and disclosures. You may then log on to Woodhaven National Bank's online access service via www.woodhavenbank.com and retrieve your statement. The e-statements will be viewable electronically in PDF – Portable Document Format which can be viewed online, saved to your computer or printed at your convenience. It is your responsibility to view your account statement and disclosures through Woodhaven National Bank's online banking product, it is advisable to periodically check for e-mails. By enrolling in this service, you will no longer receive a statement by mail. If you wish to have a paper copy of a statement or check mailed to you, normal research fees will apply, please read the Woodhaven National Bank fee schedule.
- **Customer Responsibilities** - You are responsible for accessing, opening and reading your documents at your earliest convenience. These contain important and legally binding information and disclosures. You are responsible for promptly notifying Woodhaven National Bank if any documents you receive are incomplete, unreadable or inaccessible. You must have a valid email address. You agree to immediately notify Woodhaven National Bank of any changes to your email address. Failure to update and/or correct your email address may result in Woodhaven National Bank reinstating the delivery of your paper statement. If you currently receive duplicate statements, mailing of the duplicate copy will be discontinued; however you may print multiple copies and distribute those at your own discretion. Email will sometimes get accidentally collected in a junk mail/spam mail folder by your email/internet service provider. Simply uncheck the email folder containing Woodhaven National Bank and unmark it, this will usually let your email be received to your "Inbox". As a Woodhaven National Bank Online Banking customer, you have chosen a personal Access ID and Password which allows you access to our service. You are responsible for keeping your Access ID and Password confidential and for ensuring that you have logged out when your session is complete to prevent unauthorized access. It is your responsibility to contact us if you know or suspect unauthorized use of your Access ID and Password. Review our Online Banking User Agreement and Disclosure for further information. You agree to provide true, accurate, current and complete information about yourself as requested, and not misrepresent your identity. You understand that you have a duty to exercise reasonable promptness in examining the e-statement which includes your cancelled checks for unauthorized signatures, alterations, forgery, posting errors, etc. The statute of limitations governing these responsibilities will commence at the time the Bank sends you the email notification that your e-statement is available. We must hear from you no later than 30 days after we sent you the FIRST statement on which the error or problem appeared. You agree that Woodhaven National Bank's security procedures are commercially reasonable.
- **Termination or Equipment Failure** - In the event of equipment failure or email delivery error, you may request a paper copy of your statement at no charge; simply contact our Bookkeeping Department at 817-732-1200. If an email is returned undeliverable for any reason, Woodhaven National Bank will make an attempt to contact you via phone, if attempt is unsuccessful, we will resume the paper delivery of your statement via U.S. Postal Service immediately. If you wish to discontinue this service, you may send your request in writing to Woodhaven National Bank, Attn: Bookkeeping Department, P.O. Box 24248, Fort Worth, TX 76124 or by visiting one of our branch banks. Please allow us 30 calendar days from the date of delivery to implement your request. There are no fees associated with revoking this agreement. Termination of this agreement will result in paper account statements and disclosures being mailed to the address we have on file for you.

Woodhaven National Bank has the right to rescind this agreement at any time and for any reason without advance notice.

- **Disclosures** - Federal law requires that we obtain your consent before providing required account disclosures electronically. Therefore, your acceptance of this Agreement provides consent to us to deliver your required disclosures electronically.
- **Privacy** - Our privacy policy that has been previously provided to our customers will apply to this service and the policy is incorporated into and made part of this Woodhaven National Bank e-statement and Disclosure. Your email address will be used in accordance with the Bank's privacy statement to deliver notification to you; your email address will not be sold or otherwise provided to third parties.
- **Changes in Terms of Use** - Woodhaven National Bank reserves the right to modify this Agreement at any time. Any modifications to this service shall be effective the date provided within the notification posted on our website: www.woodhavenbank.com. Woodhaven National Bank will notify you of any amendments to this Agreement, including any changes in hardware or software required to access documents by providing notice to you via your email address or our website, www.woodhavenbank.com. Woodhaven National Bank has the right to rescind this Agreement at any time and for any reason without advance notice
- **Liability** - Woodhaven National Bank does not guarantee the delivery of any email notification, nor liability for losses or damages arising from non-delivery, delayed or misdirected notifications. Factors affecting these email notifications are solely between you and a Third Party that you designate, such as an Internet Service Provider and Phone company. We make no representations or warranties whatsoever with regard to Third Party Service Providers products or services. Likewise, Woodhaven National Bank makes no warranty of any kind, express or implied that our e-statement delivery will be uninterrupted or error free. We do not and cannot warrant that Woodhaven National Bank will operate without error, or that statements will be available at all times. You agree that neither we nor our suppliers or our directors, officers or employees be held liable for any technical, hardware or software failure of any kind, any interruption in the availability of our service, any delay in operation or transmission, any incomplete or garbled transmission, computer virus, loss of data or other similar loss. To the extent we may have breached any term of this consent and agreement, you agree that your sole remedy is to discontinue use of this service.
- The laws of the State of Texas shall govern this Agreement. You acknowledge that you have reviewed this Agreement, understand the terms and conditions set forth herein, and agree to be bound hereby.
- **Communications** - You may contact us at:

Bookkeeping Department
P O Box 24248
Fort Worth, Texas 76124
Phone: (817) 732-1200
Fax: (817) 834-1404

Email: woodhavenbank@woodhavenbank.com

I have read and agree to the terms of the Woodhaven National Bank E-Statement Agreement and Disclosure and consent to receive e-mail notification of the availability of my e-statements for accounts I have listed on the Woodhaven National Bank E-Statement Enrollment Form. I will no longer receive a periodic paper statement by U.S. Postal Mail.