



Agreement to Receive Electronic Statements

This disclosure regarding Online Statement E-Sign for Twin River Bank applies to each account you have with Twin River Bank where electronic statements are available.

The words “we,” “us,” and “our” means Twin River Bank and the words “you” and “your” means you, the individual(s) who is identified on the account as the owner or authorized signer as the account holder on the Account(s). As used in this disclosure, “communication” means any periodic statement, authorization, agreement, disclosure, notice, or other information related to your Account, including but not limited to information that we are required by law to provide to you in writing.

Scope of Communications

When you select “eStatement Enrollment” with respect to an account, you agree that we will provide you a periodic statement and check images relating to your account(s) in electronic format. If you request to receive your statement by electronic delivery, **you understand and agree that you will no longer receive a paper statement.** Your consent to receive electronic communications and transactions includes, but is not limited to:

- Initial disclosures or agreements for your Account(s).
- Periodic disclosures or monthly statements for your Account(s).
- Notices or disclosures about a change in the terms of your Account(s).
- Privacy policies

Method of Providing Communications

All communications that we provide to you in electronic form will be provided either (1) via email at the email address you specify on this disclosure, or (2) by access to a web site that we will designate in an email notice (see *Notification of eStatement Availability* below) we send you by notifying you when your statement becomes available to access. Following your enrollment for eStatements **you will no longer receive a paper statement delivered by mail.** You should print or download, for your records, a copy of your Twin River Bank Online Statements and any changes to that authorization. You do have the ability to request a paper copy of an electronic communication by telephone at 208-746-4848, or by mail to 1507 G Street, Lewiston ID 83501. We may charge you a reasonable service charge as disclosed in the terms and conditions of your account for the delivery of paper copies of any communication provided to you electronically pursuant to this authorization.

Notification of eStatement Availability

Receiving an email notification when your eStatement is available is optional. To receive email notifications regarding your eStatement and/or other types of email notifications you must set up an eAlert. This feature can be found under “eAlerts & Messages”.

Withdrawing Consent

You may withdraw consent to receive communications in electronic form for any of your accounts by contacting us via email at info@twinriver.bank by telephone at 208-746-4848 or by mail to 1507 G Street, Lewiston ID 83501. We may treat your provision of an invalid email address or the subsequent malfunction of a previously valid address as a withdrawal of your consent to receive electronic communications. Any withdrawal of your consent to receive electronic communications will be effective only after we have a reasonable period of time to process your withdrawal.

Updating Information

It is your responsibility to provide us with accurate and complete information regarding email address, contact, and other information related to this disclosure and your account(s), and to maintain and update promptly any changes in this information. You can update your email address and security information within Online banking by clicking on User Options. To update other information relating to your account you may contact us by email at info@twinriver.bank, by telephone at (208) 746-4848, or by mail at 1507 G Street, Lewiston ID 83501. Do not send confidential information to us through email.

Termination or Changes of eStatement Information

We reserve the right, in our sole discretion, to discontinue the provision of your electronic communications, or to terminate or change the terms and conditions on which we provide electronic communications. We will provide you with notice of such termination or change as required by law.

Software and Hardware Required

In order to access, view, and retain electronic communications that we make available to you, you must have the following software versions (or higher):

- Internet Explorer 11.0 with 128-bit encryption, or Firefox 2.0
- Adobe® Acrobat® Reader® 8.0 (This product is available free at www.adobe.com)
- An email account with an internet service provider and email software in order to participate in our electronic communications programs.
- A printer or computer disk space for the storage and retention of eStatements.

The same terms apply with respect to electronically delivered Bank Statements as for those delivered in paper form, and the deposit agreements and disclosures that you have previously entered into with or received from us remain in effect.

Retention Period

We will store your Bank Statements and check images electronically within Online banking for 18 months from the date of delivery. You may print or download your Bank Statements and check images to retain copies of them.

Privacy

Our privacy policy (which has been previously provided to you and is available at www.twinriver.bank) will apply to this service. You must have a valid email address. This email address will be used in accordance with the Bank's privacy statement to deliver notifications of your Bank Statements and notices to you.

The bank will not solicit account information from you through email. Your private information such as account number, social security number, password and/or user code will never be solicited by Twin

River Bank. If you receive email communication asking for this type of data, you should not respond to the email. If you are the recipient of this type of email and wish to file a complaint, we suggest contacting the following government sponsored website and follow their recommended procedures: <http://www.consumer.ftc.gov>. The bank may occasionally send you an informational email regarding updated electronic banking features to enhance your internet banking experience.

Security

To access your Bank Statements, you must be enrolled in Online banking at www.twinriver.bank where you will be required to use a unique user code and password. Your password must be at least 8 characters and contain a mix of letters and a minimum of 2 numbers. To protect the security of your banking information, you must not disclose or share your password with any third party. We recommend you periodically change your password. In addition, your Bank Statements will not be forwarded to you through email. You will be notified by email that they are available for you to access through Online Banking. Twin River Bank will never solicit password information from you.

Federal Law and Consent

You acknowledge and agree that your consent to electronic communications is being provided in connection with a transaction affecting interstate commerce that is subject to Federal Electronic Signatures in Global and National Commerce Act, and that you and Twin River Bank both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

By checking the eStatement enrollment box and clicking “accept”, you consent to the electronic delivery of your periodic statement and all notices (including any change in terms) which are included with paper statements and acknowledge that you have the necessary software to view and save PDF Files, which allow you to view your statement online. Please refer to the Online Banking Terms and Conditions for additional information.