



eStatement Agreement and Disclosure

The following terms and conditions constitute the agreement ("Agreement") between you and Citizens and Farmers Bank (hereinafter referred to as the "Bank") with respect to the receipt of periodic account statements and certain important notices for one or more eligible accounts. Eligible accounts include your checking, savings, money market account, certificates of deposit and loans that you have with the Bank. You agree that we may provide you with any communication in electronic format and that we may discontinue sending paper communications to you, unless you withdraw your consent as described below. Your consent to receive electronic communications may include privacy notices and certain product change notices, such as fee changes, interest rate changes, and other important account notices and disclosures including but not limited to, overdraft or past due notices, error resolution notices pertaining to electronic transfers, and changes in the terms of your account sent by the Bank to you from time to time. We may deliver future notices electronically by posting the notice or a link to the notice on our website or by sending the notice to the email address that you have provided to us. We may continue to mail information to you, including information that you have authorized us to provide to you electronically.

To request a paper copy of any disclosure related to personal accounts that you agree to receive electronically, please contact the Bank at 1-800-296-6246. There is no charge to receive a paper copy.

You agree to all of the following terms and conditions and designate so by submitting the eStatement Enrollment Form. By clicking "Submit" on the eStatement Enrollment Form, you also agree to follow all the instructions provided by the online service as presented to you on your computer screen.

Terms and Conditions

Definitions. In this Agreement and Disclosure, the words "you", "your", and "yours" means you, the individual who is identified on the account as the owner or authorized signer on the Account(s). "We", "us" and "our" means the Bank. "Account(s)" mean your deposit account(s) at C&F Bank. "Online statement service", "statement service" and "service" refer to the service of providing your account statements and other important notices online through C&F Bank Online Banking.

The Service. By consenting to these terms and conditions, you, other owners or authorized representatives agree that we may provide all periodic account statements, disclosures, notices and receipts to you or on your behalf electronically through C&F Bank Online Banking.

Withdraw your Consent. You may withdraw your consent to receive online statements and notices at any time. You can withdraw your consent by calling us at 800-296-6246 and request that the bank unenroll you as an online statement customer; or you can write to us at C&F Bank Customer Service, P.O. Box 391, West Point, VA 23181 and request that we unenroll you as an online statement customer; or you can send us an email at customerservice@cffc.com and ask us to unenroll you as an online statement customer. Certain accounts may be offered with online delivery option only. If you choose to stop online delivery for such accounts, your account may be subject to certain other provisions set forth in the disclosures delivered to you at account opening, which may include additional fees, reduced interest and/or other provisions such as termination.

Paper Statements. You may request a paper statement at any time. If you request to receive a paper statement, we will charge your account a \$5.00 duplicate statement fee. To request a paper copy of your statement, you can call us at 800-296-6246, email us at customerservice@cffc.com, or contact us in writing at C&F Bank Customer Service, P. O. Box 391, West Point, VA 23181.

Joint Account Owners. You agree that any owner or authorized signer on the account may enroll in the online statement service and that constitutes agreement of all owners to enroll in online service. You also agree that any owner or authorized signer on an account may withdraw consent of the online statement service and that constitutes agreement for all account owners and authorized signers.

Hardware and Software Requirements. In order to participate in the online statement service you agree that you have or will have access at all times to a personal computer or other device with the capacity to interface with the online service and supports the service's requirement to receive and view statements in the HTML or PDF form, high level browser encryption, PDF file access, Internet and email access. In order to access, view, and retain electronic communications that we make available to you, you must provide, at your own expense:

- A personal computer or other device which is capable of accessing the Internet. Your access to this page verifies that your system/device meets these requirements
- An e-mail account with an Internet Service Provider
- An Internet web browser such as Microsoft Internet Explorer, Firefox, Chrome, or Safari
- Software which permits you to receive and access portable Document Format or "PDF" files, such as Adobe Acrobat Reader
- A printer if you wish to print out and retain records on paper, and electronic storage if you wish to retain records in electronic form

The following link includes more information on the software we currently support and links for downloading the software and related system requirements: [Technical Requirements](#).

Changes to Hardware and Software Requirements. If the method of electronic delivery by us changes so as to require changes or upgrades in your equipment, or additional security features in your hardware or software system used by you, we will notify you of the change. You may terminate the service or you agree to upgrade your hardware or software system to

the required standards. We are not responsible for any errors or failures due to any malfunction of your personal computer or software, or unsuitability of your personal computer or software, or any virus, or any problems that may be associated with the use of any Internet Service.

Valid Email Address. You must have a valid email address to receive notification by us that your statement(s) have been made available for viewing and downloading and you agree to maintain your current email address with the online service at all times. If you change your email address, you agree to update your information with the online service. In order to update your email address, click on Profile in Internet Banking, Email and then click on Edit. If we try to send an email to you and we receive two (2) consecutive reports from an email service provider or other source that the email is undeliverable, we will automatically unenroll you and any other owners and cancel the online statement service.

Notice of Availability. All communications that we provide to you in electronic form will be provided either (1) via email, (2) by access to a web site that we will designate in an email notice we send to you at the time the information is available, or (3) to the extent permissible by law, by access to a web site that we will generally designate in advance for such purpose. The email notice that you receive advising you that your account statement is available will be sent to the single, specific email address that you maintain online. Any and all alert notices sent by us to the email address of record for you will constitute sufficient and effective delivery and notice to you and all owners whether or not you access or review the notice and shall be considered to have been delivered to you personally unless it has been returned to us as undeliverable. You agree to maintain access to the Website in a manner that gives you continuous ability to access, review, download and print your electronic statements and to receive and access all alert notices to you at the designated email address.

Household Email Address. If you are a member of a household with other owners, you agree that your alert notices will be sent to one, specific email address shared by you and all other owners in your household. As a member of a household, you agree and consent that access through the online statement service through a shared email address constitutes sufficient and effective delivery to you and all owners personally of such documents.

Security. Certain risks are associated with the transmission of confidential information through the Internet including, but not limited to, unauthorized access, system outages, delays, disruptions in telecommunications services and Internet. Alert notices sent to you by email are an unencrypted, automatic alert. Although the alert is not intended to contain personally identifiable confidential financial information, it may contain in its design part or all of your name or other identifier, which could be seen or intercepted by others if delivered to your business address or other computers or electronic devices not exclusively under your control. You will not respond to the notice by return email, or use it to request information, service, paper copies or other information or to revoke service. We will not be responsible to act upon requests made in that manner.

Availability of Service. Access to the online statement service may be unavailable at certain times for the following reasons: (1) scheduled maintenance (2) unscheduled maintenance

or (3) system outages caused by uncontrollable events such as, but not limited to, earthquakes, fires, floods, computer failures, interruptions in telecommunication services, and electrical outages that may cause system unavailability. We will make all reasonable efforts to ensure the availability of the service but we are in no way liable to the unavailability of the online statement service or any consequential damages that may result.

Privacy Policy. Our privacy policy (that has been previously provided to you) will apply to this service and the policy is incorporated and made a part of this Agreement.

Governing Law. You agree that this Agreement and Disclosure is governed by the laws of the Commonwealth of Virginia.

This Agreement is in Addition to all Other Agreements. The terms and conditions contained in this Agreement and Disclosure may be modified or amended by us upon written notice sent to you or by posting to the website and sending you an alert notice or similar written notice. Your continued use of the service after such notification of change will be understood as your agreement to be bound by all changes. This Agreement and Disclosure is in addition to and part of the terms and conditions of the other agreement(s) governing your use of the website and Internet Banking.

Effective Date. This Agreement and Disclosure governs the use of the service and becomes effective upon clicking "Submit" within the eStatement Enrollment Form.

Amendments. We may amend this Agreement (including changes in its fees and changes hereunder) from time to time by giving notice to you at least 30 days before the effective date of the amendment, unless such change or amendment is otherwise required by law or applicable regulation. You may obtain the most recent version of this Agreement by visiting our website cfc.com or calling 800.296.6246 to request a copy. Your continued use of the service is your agreement to the amendment(s).

Please use this **case-sensitive confirmation code** as verification that you are able to view PDF documents.

Confirmation Code: **go green**