

ESTATEMENT DISCLOSURE – CONSUMER & BUSINESS CUSTOMERS**Agreement to Receive or Access Electronic Disclosures, Notices and Statements (eStatements)**

After you read the following information, you may agree to receive eStatements to replace all of your future paper account statements (including checking, savings, loan, time deposit, and IRA statements if applicable) by clicking on the "I Accept" button when enrolling. If you agree and select 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.

By this agreement, you understand and agree that Farmers & Merchants Bank of Central California (F&M Bank) may provide to you in electronic format only, by electronic 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.

Email Notifications and eStatements: How They Work

With eStatements, we will send an email notification to the primary email address linked to the Online Banking or Online Banking for Business profile each time a new statement is ready for viewing. To access eStatements, after you log into Online/Mobile Banking*, click the eStatements tab then select the statement you wish to view. At the time you agree, we will begin to maintain your account statements electronically beginning with your next statement. The system will then maintain 18 months of statements for your access. Please note: we use the third party Myriad Systems to provide eStatements. Their name is included in the eStatement URL and email notifications will come from FMCC@my-estatement.com.

EStatements 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 or similar application on your computer.

F&M Bank will use its best efforts to promptly deliver eStatement notices, and delivery will be effective upon placing the materials on F&M eStatements for your review. It is your responsibility to periodically log in and check the delivery of eStatements. F&M Bank is not obligated to monitor whether or not you retrieve your eStatements. However, your Online Banking profile will go dormant after 120 days of non-use and will be locked at that time. It will be removed after 150 days in the event you fail to contact F&M Bank to reactivate. F&M Bank reserves the right to remove your eStatement access and charge any applicable fees to receive paper statements should you fail to properly maintain your Online Banking profile.

Hardware and Software Requirements

In order to receive the email notification that your eStatement is ready, you will need access to a computer (or other electronic device) that allows you to receive email and an account with an email service provider compatible with your email software. Check any email filtering software that you may be using to ensure that it does not screen out email notifications from F&M Bank. You are responsible for the use and protection of your password, account numbers, and email address information as well as maintaining updated anti-virus and anti-malware tools on the computer (or other electronic device) you are using.

To access and retain documents electronically, you must maintain active enrollment in F&M eStatements via Online/Mobile Banking* and:

For HTML5 - desktop:

- A personal computer with an internet browser that supports HTML5: Chrome, Edge, Firefox, Opera, or Safari (use current or most recent previous version of the browser software for best results), and
- A PDF reader application (Adobe Reader, Foxit Reader, Google Chrome, etc.) is required to view and/or print PDF documents downloaded from this application, and
- A printer connected to your personal computer and/or sufficient hard-drive space (approximately 10 MB) to save the Communications.

For HTML5 – mobile:

- A mobile device (iOS or Android) with an internet browser that supports HTML5 integration, and A PDF reader application (Adobe Reader, Foxit Reader, Google Chrome, etc.) is required to view and/or print PDF documents downloaded from this application.

Should we change these hardware and software requirements in the future you have a right to withdraw consent of electronic delivery without imposition of any fees and of any conditions or consequences that were not disclosed.

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 email address for your eStatement notifications. Contact F&M Bank Customer Service at (800) 888-1498, visit your branch, or send us a secure message through Online/Mobile Banking to request that your email address be changed.

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 email delivery error, we will send you a letter explaining that we have had to discontinue your enrollment in eStatements. The letter you receive will provide instructions on how you can enroll again. In the meantime, we will send you paper statements by U.S. mail. Depending on the account type, fees may apply. To determine the fee amount, either review the **Customer Agreement and Schedule of Charges, Books I & II** or contact us at (800) 888-1498.

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. This includes but is not limited to required annual disclosures such as F&M Bank's Privacy Policy, changes in account terms, insufficient funds notices, loan statements and notices, IRA and time deposit statements and notices, etc.

The Effect of Your Agreement and Any Future Withdrawal of Agreement

Even if you agree to eStatements, you will always be able to request a paper statement. Depending upon your account type, a fee may apply for each paper statement requested. To determine the fee amount, either review the **Customer Agreement and Schedule of Charges, Books I & II** or contact us at (800) 888-1498. You may withdraw your agreement to receive eStatements at any time by calling us at (800) 888-1498, selecting "Cancel" when logged in to F&M eStatements, visiting your local branch, or by sending us a secure message through Online/Mobile Banking. If you do so, we will resume sending you paper statements the following month in which a statement is generated.

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 F&M Bank if any eStatement is not accessible or not readable or is not complete.

Amendment of this Agreement

F&M Bank may amend this Agreement at any time. F&M Bank will notify you of any amendment by providing an online notice to you or by U.S. Postal Mail outlining the change. You will have agreed to the amendment made by F&M Bank, unless you withdraw your agreement as described above, within ten (10) calendar days from delivery of the amendment.

Limitations of Liability

F&M Bank 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 insecure email; and (vi) any technical failure beyond F&M Bank'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 when enrolling, to help ensure that you have the required hardware and software you need to access your information in an electronic format.

Your Agreement

By clicking on the "I Accept" button when enrolling 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, disclosures, notices and regulatory information in the format described above. Additionally, by clicking on the "I Accept" button you are signing this electronic agreement. This Agreement is effective on the date and time of F&M Bank's receipt and confirmation of this agreement and signature. You understand that you should contact us to report any problems with your eStatements. If you would prefer to continue to receive paper statements alone, simply click "I Decline."

*If you are setup to view eStatements directly (bypassing F&M Bank's Online/Mobile Banking), please access the log in screen via the URL you were provided with your log in credentials. To change your email address or password, please contact us directly by calling us at (800) 888-1498 or by visiting your local branch.

Farmers & Merchants Bank of Central California
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