



HERITAGE BANK
SCHAUMBURG

Heritage Bank of Schaumburg Online Statement Agreement and Disclosure

This agreement outlines the terms and conditions governing the eStatement Service of Online Banking provided by **Heritage Bank of Schaumburg** (the “Bank”). This agreement supplements the Internet Banking and Bill Pay Agreement and Disclosure. As a customer (“you” or “your”) of the Bank, you agree to abide by the terms and conditions of this agreement.

Consent

You have elected to have statements, disclosures, and notices provided to you electronically through our bank’s consumer online banking system, **Home Banking Solution** or business online banking system, **Business eBanking**. You understand and agree that by enrolling for the electronic statement service that we will discontinue sending paper statements to you. Your consent to receive electronic statements includes, but is not limited to:

- Periodic or monthly billing statements for your eligible accounts including Checking, Now, Money Market, Savings, or Certificates of Deposit that you have access to using online banking
- All legal and regulatory disclosures and communications associated with your Account
- Notices or disclosures about a change in the terms of your Account
- Privacy policies and notices

If your account is a joint account with another person(s), please be advised that **only you will receive** and be able to access the eStatements for such Account unless the joint Account holder has also signed up for the service. Therefore unless the joint Account holder has signed up for eStatements, you are solely responsible for promptly and timely sharing all eStatements and all other eDocuments provided in connection with such Accounts with your joint Account holder as may be needed and/or requested by a joint Account holder.

Accessing eStatements

You must be enrolled in **Heritage Bank of Schaumburg’s** Online Banking, **Home Banking Solution** or **Business eBanking**, and must provide us with a valid email address for notification purposes in order to access your eStatements. The Bank will email you when your statements or notices are available. It is your responsibility to review each statement provided through online banking.

If your email is returned as undeliverable an attempt will be made to contact you. If contact cannot be made, a paper statement will be sent to you for the current and future statement cycles and your online banking services may be terminated. You agree to notify us immediately of any change in your email address through the online banking email change function or by contacting us at 847-524-4000.

If you close your account or cancel the service, you will no longer be able to view your account statements online. Before cancelling the service or closing your account, print or electronically save copies of your eStatements for your records.

Right to Withdraw Consent

You may withdraw your consent to have your statements provided electronically at any time without penalty by selecting the “paper” delivery method for your account through online banking. Once your consent has been revoked, all subsequent statements and disclosures will be delivered to you in paper format. For joint accounts, in order for the paper delivery method to take effect, no account holders can be enrolled in eStatements.



HERITAGE BANK
SCHAUMBURG

Requesting Paper Statements

You may obtain a paper copy of electronic statements or notices by printing them out yourself or requesting we mail you a paper copy, as long as such a request is made within a reasonable time after we provided the electronic statement or notice to you. To request a copy, contact us by telephone at 847-524-4000. We may charge a fee for providing paper copies of communications that you have authorized us to send to you electronically. We reserve the right, but assume no obligation, to provide paper (in lieu of electronic) copies of any statement or notice you have authorized us to provide electronically.

Hardware and Software Requirements

In order to access, view, and retain electronic statements that we make available to you, you must have:

- A personal computer or other device capable of accessing the Internet with a web browser capable of supporting 128-bit SSL encrypted communications
- Adobe Acrobat Reader
- Current Anti-Virus software and Firewall
- Sufficient electronic storage capacity on your computer's hard drive or other storage unit, for downloading and saving documents

You are responsible for the purchase, installation, maintenance, upgrades and security of the software, hardware, and Internet Access needed to access and retain electronic records. You acknowledge that you have access to a computer that meets the requirements above, including access to a printer or the ability to download information to keep copies for your records.

Change in Terms/Termination

We reserve the right, in our sole discretion, to discontinue providing eStatements and revert to paper statements, or to change the terms and conditions of the eStatement Service at any time. We will provide you with notice of any such termination or change as required by law.

Contacting Us

You may contact the bank regarding your eStatement Service either in person, via telephone, or via email. The bank's contact information is listed below.

1535 W Schaumburg Rd
Schaumburg, IL 60194
847-524-4000
customerservice@hbschaumburg.com