



# **Port Richmond Savings**

## **E-Statement Enrollment and Consent Form**

### **E-Statement Agreement**

This agreement is between Port Richmond Savings (hereinafter we, us, our), and each participating member of the bank's E-Statement program, together with any person who is authorized by a member to use or access this service (hereinafter referred together as you, your or yours).

### **E-Statement Access**

When you give your consent and sign up for "E-Statement 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 you Account(s)
- Notices or disclosures about a change in the terms of your Account(s)
- Privacy Policies

### **Right To Receive Paper Statements**

Once you enroll in this voluntary program, your paper statement will no longer be sent to you. You should print or download, for your records, a copy of your Port Richmond Savings Online Statements and any changes to that authorization. You do have the ability to request a paper copy of your Statement by calling 215-634-7000. You may be charged a reasonable service charge.

### **Notification of E-Statement Availability and Updating Information**

Port Richmond Savings will send me a monthly email reminder that my statement has been prepared. 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. To update or change your e-mail address or view your account e-mail reminder preferences, log into PRSBank.com and click Change E-mail Settings. Please note: Take a moment to add Info@PRSBank.com to your address book to ensure that your Statement e-mails continue to be delivered to your inbox. To update other information relating to your account you may contact us by email at (info@PRSBank.com), by telephone at (215-634-7000), or by mail at (2522 E. Allegheny Ave; Philadelphia, PA 19134). **Do not send confidential information to us through email.**

### **Withdrawing Consent**

You have the right to withdraw your consent to receive your statements in electronic form at any time by contacting us via email at (info@PRSBank.com), by telephone at (215-634-7000), or by mail to (2522 E. Allegheny Avenue; Philadelphia, PA 19134). 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 E-Statements. 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.

## **Termination or Changes of E-Statement Information**

We reserve the right, in our sole discretion, to discontinue the provision of your E-Statement service, 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 7.0 with 128 bit encryption, or Firefox 2.0
- Adobe Acrobat Reader 8.0 (This product is available free at [adobe.com](http://adobe.com))
- An email account with an internet service provider and email software
- A printer or computer disk space for the storage and retention of E-Statements

The same terms apply with respect to E-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 three years 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.PRSBank.com](http://www.PRSBank.com)) 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 email. 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.onguardonline.gov/file-complaint.aspx>. 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.PRSBank.com](http://www.PRSBank.com) 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. Port Richmond Savings will never solicit password information from you.

## Federal Law and Consent

You acknowledge and agree that your consent to electronic Bank Statements 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 Port Richmond Savings both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

By signing this form, you consent to receive an email reminder that your statement has been prepared and is available on our secure website for monthly download. You agree that you have the necessary software to view and save PDF Files, which allow you to view your statement online. You understand that you will no longer receive a paper statement. Please refer to the Online Banking Terms and Conditions for additional information.

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Email Address

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Signature

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Account number(s)

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Signature



[www.PRSBank.com](http://www.PRSBank.com)

2522 E. Allegheny Avenue  
Philadelphia, PA 19134  
215-634-7000

Member FDIC