

**PCSB Bank**  
**Electronic Banking Account Statement Disclosure and Agreement**

This Electronic Banking Account Statement Disclosure and Agreement "Agreement" is made between you and PCSB Bank ("Bank", "We") and provides your request and consent to receive statements, notices, and documents for your PCSB Bank account(s) by electronic delivery. This Agreement is in addition to the terms and conditions described in PCSB Bank's Online & Mobile Banking Agreement and all other Agreements, Disclosures and Fee Schedules associated with your PCSB Bank accounts and services, which are hereby incorporated by reference.

By agreeing to the listed terms and selecting the "I Agree" button within the Online & Mobile Banking system, you agree that we may provide you with your periodic banking account statements, including, but not limited to any future disclosures, amendments, privacy policies, letters, correspondences, and any other notices that may be legally required to be provided to you, in electronic form ("eStatements"). Once enrolled in the eStatements service, you will receive your next statements in electronic form and any notices and documents we have chosen to make available in this manner.

By clicking the "I Agree", you also acknowledge your understanding of, and agreement to, the following terms and conditions:

**1. ELIGIBILITY FOR eSTATEMENTS.** You must be enrolled in our Online & Mobile Banking service in order to sign up for and view eStatements. You agree to be bound by the terms of the Online & Mobile Banking Agreement and this Agreement becomes part of the Online & Mobile Banking Agreement. All account types for which the bank generates periodic statements are eligible for eStatements. For a statement, which contains the information for more than one account "Combined Statement," the lead account must be linked to Online & Mobile Banking and enrolled in eStatements to allow display of the Combined Statement.

**2. ACCESSING YOUR eSTATEMENTS.** You will receive an email notification when your eStatements are available to view in Online & Mobile Banking. Access your eStatements by logging into Online or Mobile Banking with your username and password and clicking Documents. You will need to ensure that your computer software meets the following system requirements in order to view, print, and/or save your eStatements.

- Computer with the capability to access the Internet
- Internet Browser that is modern and is on the list of supported browsers: <https://banno.com/browser-support/>
- Adobe Acrobat Reader 10.0 or higher

By selecting "I Agree" to this Agreement, you confirm that you meet the hardware and software requirements required for you to access, view and print your eStatements as contemplated under this Agreement.

We reserve the right to change the hardware or software requirements needed to access or retain electronic records. If we make such a change and the change creates a material risk that you will not be able to access or retain subsequent electronic records, we will provide you with a statement of (i) the revised hardware and software requirements for access to and retention of the electronic records, and (ii) your right to withdraw consent without the imposition of any fees for such withdrawal.

Your statements will be available to you online for up to seven (7) years. You will continue to have the option to request historical statements, for which fees may apply; please refer to the applicable Account Agreement and Disclosures for details. If you wish to receive a paper copy of a disclosure or other information presented to you electronically, you can contact us by phone at 888-808-4700 or by writing us at PCSB Bank, 2651 Strang Blvd, Yorktown Heights, NY 10598 Attn: Customer Service Center.

We will use reasonable efforts to deliver your eStatements in a timely manner and in accordance with any applicable time required by law. However, we shall incur no liability if we are unable to deliver your eStatements because of the existence of any one or more of the following circumstances:

- a. Our website or Online & Mobile Banking is not working properly, and you know or have been advised by us of the malfunction; or
- b. Circumstances beyond our control (such as, but not limited to, fire, flood, interruption in telephone service or other communication lines, interference from an outside force, legal restriction or delays in mail service) prevent proper delivery and we have taken reasonable precautions to avoid those circumstances.

**3. DUTY TO REVIEW PERIODIC STATEMENTS.** You must promptly access/review your eStatement and any accompanying items and notify us in writing immediately of any error, unauthorized transaction, or any other irregularity. If you allow someone else to access your eStatement, you are still fully responsible to review the eStatement for any errors, unauthorized transactions or any other irregularities. Any applicable time periods within which you must notify us of any errors on your account statement(s) shall begin on the eStatement notification date regardless of when you access and/or review your eStatement. If you do not immediately report to PCSB Bank any non-receipt of eStatements or any error, irregularity, discrepancies, claims or unauthorized debits or items, you shall be deemed conclusively to have accepted all matters contained in the eStatements to be true, accurate and correct in all respects.

**4. EMAIL ADDRESS MAINTENANCE.** The Bank will deliver a notice to you via email that your eStatement is ready for viewing through the Online & Mobile Banking service. It is your responsibility to notify us if you change your email address. You may update your email address by selecting an account in Online & Mobile Banking > Settings > eStatements/Advanced Settings > Email Settings, and making changes to your information. By selecting "I Agree" to this Agreement, you agree to maintain a valid email address on the Online & Mobile Banking service. This can be accomplished under your Profile under Settings in Online & Mobile Banking.

You agree that any failure by you to maintain a valid email address constitutes a lack of ordinary care on your part and that electronic delivery by the Bank to the e-mail address provided by you to the Bank is an exercise of ordinary care by the Bank.

**5. CHANGE STATEMENT DELIVERY METHOD.** At any time, you can change the way we send you eStatements by selecting an account in Online & Mobile Banking > Settings > Documents > remove the checkmark from the Accounts to Enroll box. When you change your settings, the change will take place the next statement cycle.

**6. ADDITIONAL RECIPIENTS.** If you wish for your eStatements notifications to go to more than one person for an account then that party must be set up on the Additional Recipient tab on the ID under which the account is established.

**7. CHANGES AND/OR TERMINATION.** Except as otherwise required by law, rule, or regulation, we may change the terms of this Agreement at any time. When changes are made, we will update this Agreement in Online & Mobile Banking. Online & Mobile Banking will be updated on the effective date, unless an immediate change is necessary to maintain the security of the system or unless a law, rule or regulation requires that it be updated at an earlier time. If such a change is made, and it cannot be disclosed without jeopardizing the security of the system, this Agreement will be updated within thirty (30) days after the change. You will be notified as soon as possible when any changes are made which materially affect your rights. As always, you may choose to decline changes to this Agreement by un-enrolling in the eStatements service. Your continued enrollment in the eStatements service is your acceptance to the Agreement. Changes to fees or terms applicable to eligible accounts are governed by the agreement otherwise governing the applicable account. It is your responsibility to review this Agreement, including PCSB Bank's Privacy Policy, from time to time in order to be aware of any such changes. The Bank will have the right to terminate this Agreement immediately if you fail to comply with the terms of this Agreement or in the event that the Bank, in its discretion, deems that is in the best interests of the Bank to cease electronic delivery of eStatements to you. If the Bank terminates this Agreement, we will do so by written notice, which will be mailed, to you and the termination will be effective on the effective date specified on the written notice and not on the date when the notice is mailed or received. In the event there is more than one owner on an account, notice to any one owner shall be effective as to all owners and the account.

By selecting "I Agree", you agree that:

- You want to receive all eStatements from Bank electronically.
- Your computer system meets all of the hardware and software requirements stated above. You should print a

copy of this Agreement for your records.