



Evergreen Bank Group Electronic Statement(s)/Notice(s) Delivery Terms and Conditions

This agreement is made between you and Evergreen Bank Group and provides your request and consent to receive statements and notices for your deposit or loan account(s) by electronic delivery. These electronic statements and notices are called "eDocs".

By enrolling for eDocs, you are electing to receive your statement(s)/notice(s) by email. Once enrolled, you will receive your next statement by email; and from then on, you will receive your statement electronically through email indefinitely or until you choose to un-enroll from eDocs. Although you are opting out from receiving your statement(s)/notice(s) by U.S. mail, you have the option to receive a paper statement, at any time, by request.

There are currently no service charge fees for the use of eDocs. However, you agree that Evergreen Bank Group has the right to institute or change the fees for eDocs upon ten days prior written notice to you. In addition, Evergreen Bank Group has the right to amend these terms and conditions from time to time providing you with written notice of the amended terms and conditions.

You agree to waive and release any claims against Evergreen Bank Group arising out of or that may in any way be related to the use of eDocs, except for those claims resulting solely from the negligent acts or omissions of the Bank. You agree that you are solely responsible for any loss due to use of eDocs by you, any authorized user, or any unauthorized user or recipient who gains access to eDocs through your computer or information obtained directly or indirectly from you.

You must be an Evergreen Bank Group Nettleter Online Banking customer to enroll for eDocs and have at least one Nettleter deposit or loan account. Adobe Acrobat Reader® version 6.0 or higher is required to open and view your statement(s)/notice(s)*. To download the latest version of Adobe Acrobat Reader®, <http://www.adobe.com/products/acrobat/readstep2.html>. We also recommend that you use the latest browser version available that supports 128 bit SSL Encryption.

**Acrobat and Reader are registered trademarks of Adobe Systems Incorporated in the United States and in other countries. THIS PRODUCT IS NOT ENDORSED OR SPONSORED BY ADOBE SYSTEMS INCORPORATED, PUBLISHER OF ACROBAT READER.*

You will need email access with at least 1MB of free space to receive your statement(s)/notice(s). Your statement(s)/notice(s) will be sent to the email address that's on file with your Nettleter Online Banking account. It is your responsibility to keep your email address updated on Nettleter Online Banking. You have the option to have your statement(s)/notice(s) emailed to three additional recipients. It is your responsibility to maintain the ID, Password, and email addresses for these additional recipients.

With eDocs, you receive next day delivery of your statement(s)/notice(s). The delivery method used is a 'Pull' method meaning your statement(s)/notice(s) are emailed to you as a "shell" .pdf without customer data. Once the user logs into eDocs, the ID and Password are authenticated and the data fills the PDF document. The data included in the statement(s)/notice(s) is streamed via a secure 128-bit SSL encryption.

Your Nettleter Online Banking ID and Password are your keys to eDocs. It takes both identification keys to gain access. No one representing Evergreen Bank Group will ask for your Password. You should never give your Password to anyone who asks for it in an email or by phone or anyone else who you do not want to have access to your account.

Statement(s)/Notice(s) can be printed or saved to a file on your computer for easy storage. The last eighteen months' worth of statement(s) and tax forms will be available on Nettleter Online Banking for your convenience. Additionally, the last 60-90 days' worth of notices will be available on Nettleter Online Banking for your convenience.

You have the option to receive check images with your electronic statement.

Evergreen Bank Group is a FDIC insured institution and its offices, Evergreen Community Bank and FreedomRoad Financial.