

**OPPORTUNITY BANK OF MONTANA**  
**TERMS AND CONDITIONS FOR eSTATEMENT and eNOTICE ENROLLMENT**

If you would like to register to have eStatements and eNotices, please carefully review the information below and press the **"Accept"** button. Opportunity Bank of Montana (hereafter "Opportunity Bank") may rely on this consent until it receives your express revocation and has a reasonable time to act upon your revocation.

Once you have registered for eStatements and/or eNotices with Opportunity Bank and we have established this service for you, you will receive an email notifying you that your account statements or notices are available for you to review electronically. This service is available to you at no additional cost.

**eStatement Account Notice Consent and Authorization**

By clicking **"Accept"** below, you agree to accept your periodic account statements online through Opportunity Bank's Online Banking service. This means YOU WILL NO LONGER RECEIVE PAPER STATEMENTS (certain exceptions may apply for lines of credit accounts). When you click the **"Accept"** button, you also agree to the Terms and Conditions outlined below. If you do not agree to accept eStatements or to the Terms and Conditions, click the **"Decline"** button and the service will not be established for you.

**Types of Records to be Delivered Electronically**

This service is available for periodic statements and notices which will include the account and transaction activity for your deposit and/or certain line of credit accounts.

**Hardware/Software Requirements to View, Download, and Print eStatements**

In order to receive, view, download, and print eStatements you will need Microsoft Internet Explorer 9.0 or higher or Mozilla Firefox and Adobe Acrobat Reader version 8.0 or higher. For Macintosh users, we suggest Microsoft Internet Explorer version 9.0 or higher or Firefox for Mac. Cookies and JavaScript must be enabled in browser options. If there are any significant changes in hardware/software that may create a material risk preventing you from being able to access or retain electronic records, we may revalidate consent.

**Paper Option and Withdrawal of Consent**

You have the right to request and receive paper copies of any statement provided electronically by calling us at 888-750-2265. There will be a fee for this service. Please see our current fee schedule or call 888-750-2265.

You may withdraw your consent to receive eStatements at any time by sending an email request for cancellation to [eStatements@oppbank.com](mailto:eStatements@oppbank.com) or telephoning us at 888-750-2265. Upon confirmation of your request, the service will be canceled and you will begin receiving paper statements beginning the statement cycle after the service is canceled at no charge. Upon withdrawal of consent, you will no longer have access to eStatements.

If you desire you may obtain a copy of this Agreement and Disclosure at no charge to you by visiting any Opportunity Bank office or printing a copy by going to Opportunity Bank of Montana's website.

**ESTATEMENTS TERMS AND CONDITIONS**

**By clicking on the "Accept" button, you agree to the Consent and Authorization set forth above and the following Terms and Conditions:**

## **Authority to Enter Into This Agreement**

You are an authorized signer on the account(s) being accessed. If this is a joint account, you acknowledge that your Consent and Authorization has been authorized by all account holders.

## **Joint Account Holders Bound by Consent and Authorization**

All joint account holders shall be legally bound by the Terms and Conditions and Consent and Authorization set forth herein.

## **Minimum Requirements**

You agree that your computer system meets the minimum computer system requirements set forth above. You also understand and agree that Opportunity Bank recommends that you retain a copy of the eStatements for your records, in either paper or electronic form.

## **Current Information**

You agree to provide current and complete information about yourself including a valid and active email address. You also agree not to misrepresent your identity or account information.

## **E-Mail Address Change**

In order to continue receiving e-mail notifications of the availability of eStatements, you must have a valid and active email address. Therefore, you agree to promptly notify Opportunity Bank of any change to your email address by logging into Online Banking and choosing "Profile" or by contacting the Bank at 888-750-2265. If you do not update your email address, you will not receive email notifications when statements are available for viewing. You further agree that Opportunity Bank is not liable for any third party-incurred fees, other legal liability, or any other issues or liabilities arising from eStatements or eNotices sent to an invalid or inactive e-mail address.

## **Amendments**

You understand and agree that Opportunity Bank reserves the right to change the Terms and Conditions of this Consent and Authorization. Where required by law, Opportunity Bank will notify you of the change via mail through the United States Post Office at the address Opportunity Bank currently has on file. Accessing your eStatements after receiving notice of the change shall constitute your agreement to the change. Opportunity Bank also reserves the right to discontinue the eStatement service at any time.

## **Implications of Withdrawing Consent for eStatements**

As noted above, you have the right to withdraw your consent and authorization to receive eStatements. By withdrawing consent, however, you understand and agree that you will no longer receive or have access to eStatements. All account statements will be provided in paper form via the United States Postal Service.

## **Notification of Unauthorized Activity**

eStatements are available through Opportunity Bank Online Banking. You are responsible for maintaining the confidentiality of your password and account information. You are fully responsible for all activities that occur using

your password or account. Please notify us immediately of any unauthorized use of your password or account or any other breach of security. You may not use anyone else's password at any time.

**IMPORTANT:** BY PRESSING THE "**ACCEPT**" BUTTON BELOW, YOU AGREE TO THE CONSENT AND AUTHORIZATION OF ESTATEMENTS and ENOTICES AND ALL TERMS AND CONDITIONS SET FORTH HEREIN.

By clicking "**Accept**" below, you agree to accept your periodic account statements online through Opportunity Bank's Online Banking service. **This means YOU WILL NO LONGER RECEIVE PAPER STATEMENTS**