

Online Statements

The Online Statement feature will not be enabled until this disclosure is accepted.

CharterBank Online Statement Agreement

If you elect to utilize our optional online statement functionality, **your statements will be made available to you within the Online Banking product and you will no longer receive a paper statement in the mail.** You are required to have the latest version of the free Adobe Reader installed on your computer to view your online statements, and your acceptance of this agreement is your confirmation that you have the capability to view your statements online. Please carefully review the information below as it contains important details about this service.

The Online Statements Service (the "Service") is provided by CharterBank ("CB", "we" and "us"). This Agreement describes the terms and conditions for any use of the Service.

You signify your agreement to this Agreement contained herein and accept responsibility for your use of the Service by clicking the "Accept" button appearing at the end of this Agreement within Internet Banking. You should read this Agreement carefully before you click the "Accept" button and accept them. If you click the "I Do Not Accept" button within Internet Banking, you will not be enrolled in the Service.

Please note that use of the Service is subject to all applicable federal, state and local laws and regulations, and that unauthorized use of the Service is strictly forbidden.

1. Description of Online Statements

CharterBank offers Online Statements for consumer checking accounts, savings accounts, and money market accounts. Online Statements will replace your mailed paper statement with an electronic PDF version that you can view, save to your computer, or print at your convenience. Any legal disclosures that normally accompany your mailed statement will be delivered to you electronically. CharterBank reserves the right to modify, add to, or delete any feature of the Service in our sole discretion. **When you enroll in Online Statements, you will no longer receive a paper statement in the mail.**

2. How to Enroll for Online Statements

You must first be a CharterBank Internet Banking customer before you can use the Service. You must accept the Online Statement Agreement to become a user of the Service. To have access to the Service, you must enroll at the CharterBank web site (www.charterbank.net). For accounts with multiple owners, only one account owner need to enroll an account in the Service. All account owners will be bound by the decision of the account holder who enrolls in or cancels the Service. When you enroll to receive Online Statements for a designated account, CharterBank will no longer mail paper statements to you for such account.

3. Accessing Online Statements

A periodic statement for your Online Statement and any legal disclosures will be provided to you in the Service when you connect to CharterBank's Internet Banking. You will need Adobe Acrobat Reader to view, print, and/or save your Online Statement and any legal disclosures. We will provide a link to www.adobe.com at no charge to you if you need to download the adobe reader software. You will be able to view the current month's Online Statement and previous Online Statements for the number of months you have been enrolled in the Service (up to a maximum of the previous three (3) Online Statements). Should you wish to request paper copies of previous statements, please contact FirstCall at 1-800-763-4444. Note: Please refer to CharterBank's Fee Schedule for applicable fees.

4. Canceling Online Statements

You may turn off Online Statements and resume receiving paper statements at any time. When you turn off Online Statements, you will automatically begin receiving paper statements in the mail with your next statement cycle.

Should CharterBank reasonably believe that you may not be receiving the e-mail messages we are sending to your e-mail address notifying you of the availability of your Online Statement, we may cancel your use of the Service and begin sending you paper statements in the mail.

5. Security and Equipment

Information you provide in connection with the Service will be stored on CharterBank's secure servers and protected by certain encryption techniques. However, the security of the Service depends upon your efforts to protect your username and password for the Service. You must take all necessary precautions to safeguard your username and password, which allows you to access the Service. You also have the responsibility to provide any equipment (telephone, computer, etc...), software, and services necessary to use the Service.

6. Change in the Agreement and Termination

CharterBank has the right to amend this Agreement at any time. Any amendments to this Agreement will be effective when they are posted on www.charterbank.net. You are responsible for checking www.charterbank.net periodically for any such amendments. Although we will attempt to notify you by e-mail when material changes are made, you are responsible for sending us your updated e-mail address from time to time as necessary, and for verifying we are added to your list of accepted e-mail addresses (if you use e-mail filtering). This Agreement will be effective beginning the date you enroll in Online Statements and while you are using the Service. Either we or you may terminate this Agreement and your use of the Service at any time without notice. The provisions of this Agreement shall survive termination by either CharterBank or you of the Service.

7. Acknowledgement

You acknowledge that you have certain time limits to review your Online Statement (s) and accompanying check images and to report any forgeries, alterations, or any other unauthorized withdrawals or transactions to CharterBank. You agree that the time limits to report these matters to CharterBank will commence on the day your Online Statement is made available for your review via CharterBank's Internet Banking.

Consent

By checking the "Accept" button below you agree and consent:

1. To be bound by the Agreement;
2. That you have an account with an Internet service provider; and that you are able to send e-mail and receive e-mail with hyperlinks to websites;
3. That you can access the Agreement in electronic form and view this agreement and consent
4. That you have read the Agreement and other information about the use of electronic records, disclosures, notices and e-mail;
5. That you are authorizing CharterBank to replace your periodic paper statements with periodic Online Statements accessible through CharterBank's Internet Banking; and
6. That you are consenting on behalf of all other co-owners and/or authorized signers to enroll the accounts you have selected in the Service, as applicable and that you are authorized to consent on their behalf.

[Change Statement Options](#)

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