



## ESTATEMENTS+

### WHAT ARE ESTATEMENTS+?

eStatements+ are paperless statements sent to your email, available for clients with NetTeller accounts. You will stop receiving paper statements in the mail once you enroll in eStatements+. It is the safe way to view, search, save and print your account statements. We'll send you an email whenever a new statement is available.

### WHAT ACCOUNTS ARE ELIGIBLE?

eStatements+ are currently available for checking, savings and money market accounts.

### IS THERE A COST FOR ESTATEMENTS+?

No! eStatements+ are free to Champlain National Bank NetTeller clients.

### WILL MY STATEMENT LOOK THE SAME?

Yes, your eStatements+ will look like the printed statements you receive in the mail.

### WHEN WILL THEY START ARRIVING?

Once you have confirmed your enrollment, you will begin to receive eStatements+ (and stop receiving paper statements) with your next statement cycle.

### EMAIL SETTINGS

If you ever want to change your email address, go to "Email Settings" in the eStatements+ tab in NetTeller. You can also add additional email addresses to receive the eStatements+ email notification by clicking on "Additional Recipients".

### SOFTWARE REQUIREMENTS

Since eStatements+ are delivered as a .pdf, you will need Adobe Acrobat Reader installed on your device in order to view it.

### LENGTH OF STATEMENT AVAILABILITY

Your eStatements+ will be available for you to view online for 18 months.

### PROBLEMS RECEIVING ESTATEMENTS+

If you do not receive an email containing your eStatements+, we may have an outdated email address on file for you. Please go to the eStatements+ tab in NetTeller, check your email address and update it if necessary. If your email address is correct and you are still not receiving your eStatements+, please contact us.

### SAFE AND SECURE

We have extremely high standards to guarantee the security of your banking information online. Your banking information never travels the Internet without encrypted protection. Login sessions have a time-out limit and after the limit is reached you are required to login again. Password guessing is deterred and reported.

### HOW DO I SIGN UP?

To sign up for eStatements+, complete the Enrollment Form on the back and return it to us. You can also login to NetTeller and select the eStatements+ tab. Confirm or enter your email address, enter a security phrase to be displayed in the subject line of the email and enter the enrollment passcode. A short time later you will receive a confirmation email. Follow the instructions in the confirmation email.

### QUESTIONS?

If you have any questions, you can contact us by:  
Visiting or calling your local branch  
Emailing us at: [info@champlainbank.com](mailto:info@champlainbank.com)  
Visiting our website: [www.champlainbank.com](http://www.champlainbank.com)  
Writing us at:

Champlain National Bank  
3900 NYS Route 22  
Willsboro, NY 12996



## ESTATEMENTS+ ENROLLMENT FORM

### CLIENT INFORMATION

Name:	CIF:		
Address:	City:	State:	Zip Code:
Email Address:			

### ACCOUNTS TO ENROLL


### IMPORTANT DISCLOSURE

This enrollment provides your consent to receive bank statements, notices, and documents for your selected Champlain National Bank accounts by electronic delivery. These electronic bank statements, notices, and documents are called eStatements+. To receive your statements electronically, you will need the following: 1. Access to the Internet and an email address; 2. An internet browser that supports 128-bit encryption; 3. A Champlain National Bank NetTeller Internet Banking User ID and Password; 4. Adobe Acrobat Reader installed on the computer that you use to view the information; and 5. A printer that will allow you to print the information that you are viewing, or the ability to download the information, in order to keep copies for your records. By signing this form you acknowledge that you understand and agree that you can meet these requirements. You also agree that Champlain National Bank 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. Once enrolled in the eStatements+ service you will receive your next statements, notices, and documents electronically only. You understand and agree that by requesting electronic delivery, you will NOT receive statements, notices or documents in paper form delivered by regular U.S. Postal Service mail unless you specifically discontinue the eStatements+ service as described in this disclosure. In the event you cancel your electronic delivery you must contact Champlain National Bank to receive your check images with your paper statement. You agree that electronic delivery will satisfy Champlain National Bank's requirement to provide you a periodic statement, notice or documents for your account(s). Your consent shall remain valid until such time as you exercise your right to revoke this consent. Champlain National Bank reserves the right to discontinue this service at any time. Your eStatements+ service can be discontinued if the email notice is returned undeliverable for any reason. Should your eStatements+ service be discontinued Champlain National Bank will resume paper delivery of your statement(s) via U.S. Postal Service and your account(s) will be subject to the terms and conditions applicable to that account type with a paper statement that does not include check or deposit images at the time your e-Statement service is discontinued. **ELIGIBILITY FOR eSTATEMENTS+** 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 banking and enrolled in eStatements+ to allow display of the Combined Statement. **MULTIPLE ONLINE IDS** eStatements+ can only be set up for an account under one online banking ID. 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 Recipients tab on the ID under which the account is established. **ACCESSING YOUR ESTATEMENTS+** You will receive an email notification of all eStatements+, which will allow you to log in to your eStatements+ using your online banking ID and password. Your eStatements+ are also accessible on the bank's online banking site upon login. Your statements and notices will be available to you online for 18 months. If you wish to receive a paper copy of a disclosure or statement that is presented to you electronically, please call (518) 963-4201 or contact us by mail at Champlain National Bank, 3900 NYS Route 22, Willsboro, NY 12996. Requested information will only be mailed to the address we have on file. There is no fee to request a paper copy of a regulatory disclosure or a copy of the terms and conditions and fees on your account(s). If you wish to have a paper copy of a statement or check mailed to you, normal fees may apply. We will use our best 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: 1. Our website or Champlain National Bank Online Banking system is not working properly and you know or have been advised by us of the malfunction; or 2. 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. **DUTY TO REVIEW PERIODIC STATEMENTS** You understand that you have a duty to exercise reasonable promptness in examining the electronic statement and any accompanying items to determine whether any payment was not authorized because of an alteration of an item or because a purported signature by or on behalf of you or other signatory on the account was not authorized. The statute of limitations governing these responsibilities will commence at the time the Bank sends you the email notification that your statement is available. **EMAIL ADDRESS MAINTENANCE** It is your responsibility to notify us if you change your email address. You may update your email address by going to the eStatements+ tab in online banking, clicking on Email, and making changes to your information. **CHANGES AND/OR TERMINATION** You have the right to withdraw your consent to receive bank statement(s) electronically at any time by canceling your enrollment in the service through your NetTeller Internet Banking account. You can do this by un-checking the "Enable eStatement" box that you selected when you enrolled in eStatements+. The eStatements+ service will be discontinued within 10 business days and paper delivery of your statement(s) will resume. There is no fee to withdraw your consent to receive bank statements electronically. Your account will be subject to the terms and conditions applicable to that account type with a paper statement that does not include check and deposit images at the time you cancel your eStatements+ service. If you wish to receive images with your paper statement after you cancel your eStatements+ you will need to contact the bank to request images be added to your statement. We reserve the right, but assume no obligation, to provide a clear paper (instead of electronic) copy of any communication that you have authorized us to provide electronically. **SECURITY** We will use commercially reasonable measures, consistent with industry standards, to maintain security of the information contained in the electronically delivered account statement(s) and disclosure(s). One of the main security features guarding the use of Champlain National Bank's eStatements+ product is the unique combination of your NetTeller user ID and Password. It is important that you protect the security of your NetTeller ID and Password by keeping them secret. By entering into this Agreement and using Champlain National Bank's eStatements+ and/or NetTeller Internet Banking, you agree to protect the security of your NetTeller ID and Password, and any other codes or other means of identification of you as a NetTeller user which may be devised or established from time to time.

### SIGNATURE

Name: \_\_\_\_\_ Date: \_\_\_\_\_

Bank Use  
Approved by: \_\_\_\_\_ Entered by: \_\_\_\_\_ Verified by: \_\_\_\_\_