



Electronic Communications E-Sign Agreement

Please read this document carefully and retain a copy for your records.

Electronic Account Statements

Consenting to this eSign Agreement will **not change the delivery of your account statements**. If you choose to receive eStatements or if your account requires registration of eStatements to avoid additional fees to the account, you must register this service separately by signing into your online banking account. Please locate the statements hyperlink on your homepage of Online Banking or under the "More" tab within Mobile Banking to enroll. To view your Account statements, you will need to sign in to Online or Mobile Banking each month.

Providing Consent

By accepting our electronic communications disclosure statement, you authorize Columbia Bank to provide initial disclosures and agreements, account statements, and ongoing communications for the accounts you are applying for, electronically.

As part of our online application process, we are required to provide certain disclosures to you. If you accept this disclosure and we obtain your consent to provide these disclosures to you electronically, you will receive your initial disclosures or agreements for your account application, future notices and disclosures regarding your accounts, ongoing communications, privacy notices and regulatory disclosures, electronically.

You consent to reviewing these disclosures, when they are sent electronically and you acknowledge that you are responsible to promptly notify Columbia Bank if any documents you review or are available for your review are incomplete, unreadable or inaccessible. Columbia Bank may choose to send certain communications in a physical format, at its discretion.

The same terms apply, as outlined in the Deposit Account Agreement and Disclosure Booklet and Online Banking Customer Agreement, with respect to electronically delivered Bank Statements as for those delivered in paper form. Please note that the terms of those agreements are fully incorporated herein.

Required Hardware and Software

In order to use this service, you will need a computer or mobile device with Internet access and one of the following recommended browsers: Google Chrome, Apple Safari, Microsoft Edge and Mozilla Firefox. We recommend using a current version of one of these browsers, one that is currently being supported and updated by its publisher. Doing so, will help to ensure efficient and secure retrieval of your statements. We reserve the right to discontinue support of a software if, in our sole opinion, it suffers from a security flaw or other flaw that makes it unsuitable for use with Online or Mobile Banking. You will also need Adobe Acrobat Reader since our statements are provided in PDF format. You can download a free, current version of Adobe Reader from <https://get.adobe.com/reader/>. We will notify you if our hardware or software requirements change, if that change would create a material risk that you would not be able to access or retain your statements for your records. Continuing to use Electronic Services after receiving notice of the change is reaffirmation of your consent.

We recommend that you save or print the PDF file of your statement and the "Account Reconciliation/Important Notices" and/or the "Important Regulatory Disclosure and Statement Back" PDF file that contains some important disclosures. If you choose not to save or print these files, you will only be able to view a maximum of sixty months of statements online at a time.



Your Email Address

Electronic Communications will be available via your Online or Mobile Banking profile, or sent to the email address you or any co-applicant provided in your application. You agree that when communications are sent, they will be deemed received when sent by Columbia Bank.

If you decide to change your email address, you agree to notify Columbia Bank of your new email address as soon as possible. You can update your email address by contacting us through our secure email link within Online Banking or the Mobile App, your local branch or our Customer Service Center at (800) 522-4167.

Withdraw Your Consent

If you decide that you would like to receive paper communications again, you may withdraw your consent by contacting us through our secure email link within Online Banking or the Mobile App, your local branch or our Customer Service Center at (800) 522-4167.

If you withdraw your consent, you may be subject to a monthly paper statement fee based on your account type.

Request Paper Copies

You may also request a paper copy of disclosures or communications sent to you at any time. You may contact us through our secure email link within Online Banking or the Mobile App. You may also contact your local branch or our Customer Service Center at (800) 522-4167 to obtain a paper copy of your electronic statement. Based on your request, you may be subject to a fee. Please refer to our General Schedule of Fees.