



First Bank of Highland Park

Electronic Statement Disclosure

Welcome! Welcome to the First Bank of Highland Park online Electronic Bank Statement Delivery Service also referred to as E-Statements. Our goal is to provide you with an easy and convenient way to receive your periodic account statements.

Your Consent

For First Bank of Highland Park to begin forwarding your periodic account statements to you electronically, we need your consent. Please review the information below prior to giving your consent. By agreeing to have your bank statements sent electronically, you also agree to notify Operations Support immediately by telephone (847) 432-7800 of any change in your email address or any errors or complications relating to your electronic receipt or access of your bank statements. Your consent, which will be given by clicking on the “ACCEPT” button, means you will:

- * **Receive periodic account statements and disclosures electronically** – You authorize the bank to forward to you electronically your periodic account statements and any other disclosures that the bank might send to you with your account statements, such as Retail Account Disclosure Statements, Privacy Notices or other required disclosures relating to your accounts. We will no longer send you your paper statements through the mail.
- * **Have the right to withdraw consent to have records provided electronically, including any consequences or fees associated with doing so** – To discontinue this electronic delivery service, you may email your request to estatemnts@firstbankhp.com or you can request a discontinuance of the service by calling Personal Banking at (847) 432-7800. Please allow up to 45 days for the bank to implement your request, and after such time you will no longer receive your statements electronically. We will charge no fees for discontinuing the service and we will resume delivery of your paper statements by U. S. Mail.
- * **Have the right to obtain a paper copy of the record upon request** – You may request that First Bank of Highland Park mail you a paper version of a statement, disclosure, notice, records or other information that you received electronically. If you request a paper copy of a statement or any other documents that you receive electronically, you may be charged a fee according to our Schedule of Fees. To request a paper copy of any document relating to your account, you may call Operations Support at 847-432-7800 or stop by any First Bank of Highland Park location for assistance.
- * **Agree to the hardware and software requirements for access and retention of the electronic information** – The hardware and software requirements to enable you to receive and retain your Bank Statements electronically are discussed below in **Hardware and Software Requirements**.

If you decide not to enroll for E-Statements, select the “DECLINE” or “ASK ME LATER” button below. You can still enroll at later time.

Email Reminders

When you enroll for E-Statements, we will send you an email alert to the email address you have provided when your statement becomes available for viewing online. You can change the email address for the statement alert at any time through eCom or eCorp or by calling Operations Support at (847) 432-7800. An electronic record is deemed sent when First Bank of Highland Park sends an email alert notifying you of the record.

In order to provide E-Statements, we must maintain a current customer email addresses at all times. It is your sole responsibility to provide us with your correct contact information, including your email address. You should notify us of any changes to your personal contact information.

We may treat your submission of an invalid email address, the subsequent invalidation of your email address, emails that are returned as "undelivered", or cancellation of participation in eCom or eCorp as a withdrawal of your consent to receive electronic statements. Any withdrawal of your consent to receive electronic statements will be effective after a reasonable period of time (normally 45 days) in order for the bank to process your withdrawal.

Joint Accounts

If your account is joint with another person, one of you may consent to receive E-Statements and that person's election shall apply to both of you. We will send the notice regarding the availability of your E-Statements to the email address of the Primary Accountholder in lieu of receiving a paper statement.

Statement Availability

E-statements are securely available online for 365 days from the date of delivery. Check images can also be easily accessed online through our internet banking products. Both E-Statements and check images may be downloaded or printed for permanent retention.

You can download or print E-Statements or check copies from your computer if you have the hardware and software described below. You can also save copies to your hard drive or other media for viewing and printing at a later time.

Hardware and Software Requirements

You normally don't need any special hardware or software to access E-Statements. If you can access our eCom (consumer) or eCorp (corporate) internet banking products, you should be able to access your E-Statements. However, prior to enrolling for E-Statements, you should verify that you are set-up with the following hardware and software:

- Internet Access.
- A computer and Internet browser that can support 128-bit encryption. *Note:* For security purposes, you should use the most current version of either: Microsoft Internet Explorer, Netscape Navigator/Communicator, or AOL's browser. The most current browser versions are typically more secure and will support 128-bit encryption.
- Sufficient memory contained on the computer to view electronic statements and store statements for future research purposes.
- Adobe Acrobat version 3.0 or greater to view statements properly.
- Access to a printer or storage medium such as a hard drive so that you can download and/or print disclosures and/or statements for your records.
- An external email address.

We may revise hardware and software requirements, and if there is a material chance that the changes may impact your ability to access E-Statements, we will notify you of these changes in advance and provide you an opportunity to change your method of receiving disclosures (e.g. change to paper format vs. an electronic format) without the imposition of any fees.

Security

We are providing this service through eCom or eCorp because of its method of maintaining the security of confidential documents. To access your account statements, you will be required to adopt a unique eCom or eCorp user name and password. Your password must be at least eight characters and contain a mix of letters and numbers. To protect the security of your banking information, you must not disclose or share your password with any third party. In addition, your account statements will not be forwarded to you through email. You will be notified by email that they are available for you to access through the eCom or eCorp internet banking site.