

ELECTRONIC DISCLOSURE CONSENT

Electronic Disclosure Consent

By your consent below, you agree that The Peoples Bank may provide in an electronic format all disclosures, notices, communications, terms and conditions and amendments thereof related to Internet Banking and Bill Payment services.

Disclosures that we may provide in an electronic format include but are not limited to the following:

- Internet Banking and Bill Payment Agreement and any amendments thereto;
- Monthly account statements;
- Deposit account disclosures;
- Notice of change in account terms;
- Notice of fee changes; and
- Privacy, security notices.

1. How to Obtain Electronic Disclosures (E-Disclosures)

The Peoples Bank will always post the most current Internet Banking and Bill Pay Agreement on our website. If any amendment to these agreements results in an adverse effect upon our customers, we will provide at least 30 days prior notice.

The Peoples Bank may also send you an email and/or secure message through our Internet Banking Service that tells you where disclosures and/or account statements can be viewed on our website.

You may download or print electronic notices and disclosures 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.

If you need help printing or if you need a paper copy, please contact us at:

410-778-3500, Email main@pbkc.com, or by writing to us at The Peoples Bank P. O. Box 210, Chestertown, Maryland 21620.

At this time The Peoples Bank does not charge for paper copies. However this could be subject to change in the future.

2. System and Equipment Requirements

Prior to accepting electronic delivery of disclosures, you should verify that you have the required hardware and software necessary to access and retain documents and disclosures in an electronic format. You will need:

- Internet Access.
- A computer and Internet browser that can support 128-bit encryption.
 - For security purposes, you should use the most current version of either: Microsoft Internet Explorer, Firefox, Google Chrome or Safari. The most current browser versions are typically more secure and will support 128 bit encryption.
- A printer connected to your computer to print or download disclosures.

- Sufficient hard-drive space or other media (e.g. floppy disk or CD) if you plan to save disclosures in an electronic format.
- 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 the disclosures we will notify you of these changes thirty (30) days 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.

3. Cancellation of E-Disclosures

- If you want to cancel e-disclosures or change to a paper delivery format you must
- Send us a secure email through the Internet Banking Service, or
- Call us at 410-778-3500, or
- Inform us in person at any one of our offices, or
- Send us a letter via U.S. mail to: The Peoples Bank, P. O. Box 210, Chestertown, Maryland 21620.
- If you send us a secure message or write us a letter, please be sure to identify yourself and the applicable accounts.

You can also "opt-out" of e-statements on the statements page within the Service.

4. Address Changes

In order to provide electronic disclosures, we must maintain current customer email address at all times. It is your sole responsibility to provide us with your correct contact information, including your email address. You should notify this institution of any changes to your personal contact information through any of the methods described above in section 3, or you can update personal information through the User Services menu in our Internet Banking Service.

5. Proceed with Acceptance of E-Disclosures

With your acceptance below, you agree to accept Internet Banking and Bill Payment related disclosures in an electronic format. You also agree that you have the necessary equipment for accessing and viewing the disclosures and you agree to notify us if you change your email address or if you no longer want to receive disclosures electronically.

Upon completion of the registration process, we may send you an email and ask you to confirm your email address, and your ability to access electronic disclosures.

If you do not want e-disclosures, select the "cancel" button below. If you do not accept e-disclosures you may not be able to proceed with online enrollment for our Internet Banking and Bill Pay Service. You can still enroll for Internet Banking and Bill Pay by completing the mail-in application or completing an application in one of our offices. The required disclosures for Internet Banking services will be provided in paper format. You can still accept electronic delivery of statements and other disclosures at a later time by contacting us at 410-778-3500.