

TERMS AND CONDITIONS FOR ACCEPTANCE OF ELECTRONIC STATEMENTS

From time to time, Mechanics Bank (we, us or Company) may be required by law to provide to you certain written notices or disclosures. Described below are the terms and conditions for providing to you electronic statements through the online servicing system. Please read the information below carefully and thoroughly, and if you can access this information electronically to your satisfaction and agree to this Terms and Conditions for Acceptance of Electronic Statements, please confirm your agreement by selecting the check-box next to 'I agree to the terms and conditions.' before clicking 'Let's do this!'.

Monthly Statements will be accessible to you electronically

Unless you tell us otherwise in accordance with the procedures described herein, we will make accessible electronically to you through the online servicing system all monthly statements, that are required to be provided or made available to you during the course of our relationship with you.

Requesting paper copies

At any time, you may request from us a paper copy of any record provided or made available electronically to you by us. You will have the ability to download and print documents we make available to you through the online servicing system 24 hours a day, 7 days a week, unless undergoing scheduled maintenance. If you wish for us to send you paper copies of any such documents from our office to you, you may be charged a \$5.00 fee. To request paper copies of your monthly statement previously provided by us electronically, please send an email to loanservice@mechanicsbank.com or contact us through the Message Center.

To withdraw your electronic consent with Mechanics Bank

At any time, you may change your mind and tell us that thereafter you want to receive monthly statements only in paper format. To inform us that you no longer wish to receive future monthly statements in electronic format you may:

- i. update your delivery preferences within the online servicing system, or you may;
- ii. send an email to loanservice@mechanicsbank.com or contact us through the Message Center.

Consequences of changing your mind

If you elect to receive monthly statements only in paper format, your monthly statements will be delivered via standard USPS mail services.

How to contact Mechanics Bank:

You may contact us to request paper copies of certain information from us, and to withdraw your prior consent to receive monthly statements electronically as follows: To contact us you can log-in to the online servicing system and update your delivery preferences, send a message via the Message Center or contact our Customer Service Department at 1-800-237-3194, Monday – Friday 8am to 5pm Pacific Time.

To advise Mechanics Bank of your new email address

To let us know of a change in your email address, please use the Manage Loan Information tile within the My Loan dashboard in the online servicing system.

Required hardware and software

To receive electronic Communications from us, you must also have an active email address and access to:

- A Current Version (defined below) of Microsoft Edge, Internet Explorer, Chrome, Safari or Firefox,
- A connection to the Internet,
- Adobe Reader
- A computer and an operating system capable of supporting all of the above. You will also need a printer if you wish to print out and retain records on paper, and electronic storage if you wish to retain records in electronic form.
- From time to time, we may offer services or features that require that your Internet browser be configured in a particular way, such as permitting the use of JavaScript or cookies.

By "Current Version," we mean a version of the software that is currently being supported by its publisher.

Acknowledging your access and consent to accessing documents electronically

To confirm to us that you can access this information electronically, please confirm that you have read this Terms and Conditions for Acceptance of Electronic Statements, and that you are able to print on paper or electronically save this Terms and Conditions for Acceptance of Electronic Statements for your future reference and access. Until or unless you notify Mechanics Bank as described above you consent to accessing electronic statements that are required to be provided or made available to you by Mechanics Bank during the course of your relationship with Mechanics Bank. Further, if you consent to accessing monthly statements in electronic format as described herein, then select the check-box next to 'I agree to the terms and conditions.' before clicking 'Let's do this!' within the loan servicing system.