Electronic Records Disclosure for Online Banking Customers Consent

Mechanics Bank®

Delivery

Certain accounts are offered with online-only statement delivery.

- Opt In – If you choose to opt in and enroll in electronic account statements (**online-only statements** (*eDelivery*)), you are requesting the Bank to deliver periodic statements online for one or more eligible Deposit Account(s) selected now or in the future by you. Paper statements will not be sent to any owner of the account.

- Opt Out – If you choose to Opt Out and stop online-only statement delivery, paper statements will be provided, and your account may be subject to certain other provisions set forth in the rules applicable to such account. Fees for paper statements apply for deposit accounts and are disclosed in our *Schedule of Fees and Charges*.

  We may elect to terminate some or all of the eDelivery Service or charge you certain fees if you choose to receive Communications in paper or non-electronic form. Please also see the *Terms and Conditions of Your Account.*

You acknowledge that:

- In order to use our *eDelivery Service*, you will need a working connection to the Internet using one of the supported Internet browsers listed on the Mechanics Bank website and a login to our online banking service. You must have your own Internet service provider. Supported systems and browsers for our Online Banking and eDelivery Service are located here: *System and Browser Requirements*.

- You agree to provide us with your **current email address** for notices. If your email address changes, you must send us a notice of the new address at least five (5) days before the change.

  By clicking the "I Agree" box, you hereby give your affirmative consent to provide Electronic records to you as described herein. You further agree you are confirming that: (1) you agree to receive Communications electronically; (2) you have the required hardware and software; (3) you are able to access and print or store information presented at this website; and (4) you have accessed and successfully opened Portable Document Format "PDF" files like this: *Click here for sample PDF*.