

**ELECTRONIC SIGNATURE (E-SIGN) AND UNIFORM ELECTRONIC TRANSACTIONS ACT
(UETA) DISCLOSURE AND
CONSENT AGREEMENT (“E DISCLOSURE AND CONSENT”)**

Updated November 25, 2020

This E Disclosure and Consent is provided in compliance with the Electronic Signatures in Global and National Commerce Act, 15 USC §7001, et seq. (“E-SIGN Act”) and the Uniform Electronic Transactions Act, as adopted by the various States.

Capitalized terms used in this E Disclosure and Consent have the meaning set forth in the Agreement or Terms and Conditions to which this E Disclosure and Consent is attached, except the words “You” and “Your” refer to the particular Person entering into or agreeing to the Agreement or Terms and Conditions, and “we”, “us” and “our” refer to Pendleton Community Bank.

This disclosure relates to the Website including, without limitation, electronic fund transfers, the use of electronic signatures and the use and storage of “electronic records” as defined in the E-SIGN Act. This policy describes how we deliver communications to you electronically. We may amend this policy at any time by posting a revised version on the Website. The revised version will be effective when posted by us. If the revised version includes a substantial change, we will provide you with thirty (30) days’ prior notice by posting a notice of the change on the Website.

Electronic Delivery of Communications

By entering into and accepting the Agreement or Terms and Conditions to which this E Disclosure and Consent is attached you agree and consent to receive electronically all communications, agreements, notices, documents and disclosures relating to the Agreement or Terms and Conditions and your use of the Website (collectively, “Communications”). Communications include agreements and policies you agree to (for example, and not by way of limitation, the Agreement, including the Privacy Policy), including updates to these agreements or policies; annual disclosures; transaction receipts or confirmations; statements and transaction history; and any other transaction information or other information related to the Agreement or the Website.

We will provide Communications to You by posting them on the Website and/or by emailing them to You at the primary email address designated by You to us.

Hardware and Software Requirements

In order to access and retain electronic Communications, you will need the following computer hardware and software: a computer with an Internet connection; current “web browser” that includes 128-bit encryption with cookies enabled; a current version of Adobe Acrobat Reader to open documents in pdf format; a valid email address (the primary email address designated by You); and sufficient storage space to save past Communications or an installed printer to print them..

We will notify you if there are any material changes to the hardware or software needed to receive electronic Communications from us. We can accept Adobe documents in pdf format, as well as most scanned documents submitted to us by you in .pdf format. By giving your consent, you are confirming that you have access to the necessary equipment and are able to receive, open, and print or download a copy of any Communications for Your records. You may print or save a copy of these Communications for Your records as they may not be accessible online at a later date.

How to Withdraw Your Consent

You have the right to withdraw Your consent at any time. To withdraw consent, You may send a written request (a) by regular mail to us at PO Box 487, Franklin, WV 26807 (b) by email to PCB@yourbank.com, or (c) through the Website. If consent is withdrawn, we reserve the right to discontinue your access to the Website, terminate any and all agreements with you (except loan transactions), and/or charge you additional fees for paper copies.

Requesting Paper Copies of Electronic Communications

If, after you consent to receive Communications electronically, you would like a paper copy of a Communication we previously sent you, you may request a copy within one hundred eighty (180) days of the date we provided the Communication to you by contacting us as described above. We will send your paper copy to you by U.S. mail. In order for us to send paper copies to you, you must have a current street address on file with us as your primary mailing address. If you request paper copies, you understand and agree that we may charge You a Paper Communications Fee for each Communication at the current rate.

Updating Your Contact Information

You are responsible for keeping your primary email address on file with us up to date so that we can communicate with you electronically. You understand and agree that if we send you an electronic Communication but you do not receive it because your primary email address on file is incorrect, out of date, blocked by your Internet service provider, or you are otherwise unable to receive electronic Communications, we still will be deemed to have provided the Communication to you.

If you use a spam filter or other technology that blocks or re-routes emails from senders not listed in your email address book, you must add us to your email address book so that you will be able to receive the Communications we send to you.

You can update your primary email address or street address at any time by sending the updated information to us (a) by regular mail to PO Box 487, Franklin, WV, 26807, (b) by email to PCB@yourbank.com, or (c) through the Website. If your email address becomes invalid such that electronic Communications sent to you by us are returned, we reserve the right to discontinue your access to the Website, terminate any and all agreements with you, and/or deem any and all of your accounts with us as “inactive”.