

CACHE VALLEY BANK

Electronic Statement Agreement

This statement requests your consent to permit Cache Valley Bank to provide communications and information to you in secure electronic form rather than in paper form for your selected accounts. Before you decide whether or not you wish to give your consent to receiving electronic notices and records, you should read and consider the following information. Then, if you decide to consent, you can click the I Agree button at the bottom of this statement. All that you need is access to a computer with internet access, access to your online banking account, and a printer.

Upon receipt of your consent, your account statements will be available through Cache Valley Bank's Online Banking service within 3 business days after the next statement is generated. You will be required to enter your User ID and password to view the electronic statement. You agree it is your sole responsibility to protect your password from unauthorized persons. You agree that it is your responsibility to ensure that the electronic statements cannot be intercepted or viewed by others. You agree that Cache Valley Bank has no control as to the persons who have access to your personal computer and your password once it is in your possession. Cache Valley Bank will not be liable for any access to your personal computer or your passwords.

You understand that you have no expectation of privacy if you transfer any statement via e-mail to another person or entity using the World Wide Web. You further agree to release Cache Valley Bank from any liability if the information is intercepted or viewed by unauthorized parties at your employer or any other email address you have provided.

By accepting the terms of this agreement, you hereby authorize Cache Valley Bank to provide notification of periodic account statements and other periodic or special notices to you electronically. Other periodic or special notices may include privacy notices or any other notice that federal laws and regulations from time to time may require us to provide to you. Your authorization means that we can provide you with periodic statements of your account and special notices electronically. You are responsible for notifying us of any email address changes. You may notify us by email at support@cachevalleybank.com or by calling (888)418-5333. You may also visit any of our locations and speak with one of our Customer Service Representatives for assistance. If you fail to notify us of a change to your email address, Cache Valley Bank will not be held liable or have any obligations to you or any joint owner(s) of your account(s). There is no fee to request a paper copy of a regulatory notice or a copy of the changes of fees or terms on your account. If you wish to have a paper copy of a statement or check, normal fees will apply.

Your statement will be dated the last day of the statement cycle. You must promptly review your statement and any accompanying items and notify us in writing at Cache Valley Bank, 101 North Main, Logan UT 84321, via telephone at (888)418-5333, or in person at any of our locations (within the applicable time periods specified in your deposit agreement) of any error, unauthorized signature, lack of signature, alteration or other irregularity. Any applicable time periods within which you must notify us of any errors on your account statement(s) shall begin on the statement date regardless of when you receive and/or open the statement.

If you believe your statement is lost or that someone has obtained access to your statement without your permission, notify us in writing at Cache Valley Bank, 101 North Main, Logan UT 84321, via telephone at (888)418-5333, or in person at any of our locations.

You have the right to withdraw your consent to receive electronic periodic statements at any time. To withdraw your consent to receive electronic statements, you must notify us via email at support@cachevalleybank.com, through our electronic banking services at <http://www.cachevalleybank.com>, or in writing to Cache Valley Bank, 101 North Main, Logan UT 84321. You may also contact one of our Customer Service Representatives, in person at any branch location or call (888)418-5333. Once the withdrawal of your consent has been received and processed, you will no longer receive electronic statements.

All electronic statements shall be in full compliance with applicable laws and regulations. The provisions in this agreement are part of (and in supplement to) Cache Valley Bank's Terms and Conditions for Depository Accounts and are subject to all the provisions in the Terms and Conditions for Depository Accounts. Each Cache Valley Bank account that you designate to be included within the electronic statement service and electronic statements program is also governed by the terms and conditions otherwise applicable to that kind of account as separately disclosed to you, either in the Terms and Conditions for Depository Accounts, applications and enrollment forms, the applicable personal or business fee schedules, credit or deposit agreements, our Privacy Policy or other written disclosures.

I have read and agree to the terms of the Electronic Statement Disclosure and I would like to receive electronic statement delivery. I understand that for the accounts listed above I will no longer receive a periodic statement sent by U.S. Mail.