

Consent to Electronically Receive Account Disclosures and Agreements, eStatements and eNotices

Rev 1/21

To open a new account online, you must be able, and agree to, receiving account disclosures and agreements, as well as periodic account statements and notices electronically. **All accounts, to include checking, savings, money market, CDs and Loan accounts opened through Varsity will be automatically enrolled into electronic account statements and notices (eStatement and eNotice).**

CONSUMER CONSENT

By clicking the, “I’ve read and agree to the E-Signature and Electronic Disclosures Agreement”, box on the preceding page, I agree that:

- I have access to a computer and agree to Varsity’s Terms and Conditions.
- I wish to receive account opening disclosures and agreements as well as account statements and notices in electronic format. I understand that I may request a paper copy of a disclosure, agreement or account statement or notice at any time by contacting our Customer Contact Center at 888-9-VARSITY (888-982-7748).
- I have read and agree to the eStatement and eNotice Disclosure Agreement below.
- I am a consumer, and I intend to use my account only for personal, family or household purposes.
- By virtue of applying and reading this consent agreement, I have provided reasonable demonstration that I will be able to electronically access the applicable disclosures and agreements along with any account statement or notice.
- I understand it is my responsibility to update information needed for Varsity to contact me electronically (for example, if my email address changes after account opening).
- If I am opening an account in more than one name (a joint account with right of survivorship), my click is authorized by all joint owners and represents the consent of all of us.

eStatement and eNotice Disclosure Agreement

This Agreement is a contract between you and [Varsity](#) that outlines and governs the terms and conditions for accessing your electronic statements and notices through the online and mobile banking service offered by [Varsity](#).

eStatement & eNotice Service. This service applies to periodic account statements, as well as any account disclosures or notices that we are required, by law, to provide regarding such service. Electronic statements, notices and disclosures contain the same information as paper statements, notices and disclosures. You may access your eStatement and eNotice through

your online and mobile banking access where you may download and/or print copies. You will begin to receive your account statements and notices electronically through your online and mobile banking access. eStatements and eNotices will accumulate for a rolling period of eighteen (18) months. Each statement cycle, or upon activity that triggers a notice, you will receive an e-mail, at the e-mail address designated by you, advising you of the availability of your eStatement or eNotice. Such email will be considered sufficient notice regardless of whether you actually access the e-mail or the eStatement and eNotice through your online and mobile banking access. Any legal notices or disclosures that normally accompany your mailed statement concerning your account may be delivered to you electronically. We will send all notices, attachments and/or documents via e-mail to the last known e-mail address provided by you. Your eStatement or eNotice will be dated the day of the e-mail notifying you of the availability of your eStatement or eNotice (the "E-mail Date"). You must promptly access/review your eStatement and any accompanying items and notify us in writing within the applicable time period specified in your account Terms and Conditions 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 E-mail Date regardless of when you receive and/or open the eStatement.

Updating Account Records. It is your responsibility to update your email information through your online and mobile banking access if you change your email address. **IMPORTANT NOTE:** If you change your email address in your online and mobile banking access, you must also re-access the eStatement page in order for the email address change to be recognized by the eStatement and eNotice service.

Withdrawing consent to eStatement Services. Unless otherwise prohibited by law, rule or regulation, if the email to you is returned as undeliverable, Varsity may at its discretion discontinue your eStatement Service and begin sending your periodic statements and notices to you in paper form at the last postal address shown on our records until you provide us with a valid email address. You may withdraw your consent to participate in the eStatement Service for any account at any time by changing the delivery method from online to paper in the "My Settings" and "Edit My Settings" section of the eStatement page. There will be a \$10.00 per account, per month fee if you wish to have paper copies of your account statement or notice mailed to you.

Software Requirements. In order to view, save or print your statement from your online and mobile banking service, you must have software installed that is capable of opening a PDF. For example, Adobe Acrobat Reader. For a free download of this, please click on the "Get Adobe Acrobat Reader" link from the eStatement page.

Hardware Requirements. We recommend that you use one of the browsers below. Some areas of our site may require the use of Macromedia Flash or Adobe Acrobat reader. Other browsers and operating systems may work effectively, however, we do not test against them and therefore your experience may vary. We regularly monitor and test browsers to ensure the highest security standards. We allow or support the two (2) most recent versions of the following browsers and mobile applications: Windows (Edge, Firefox, Chrome) and Macintosh (Safari, Chrome). Only the most recent version of Internet Explorer is supported. The mobile

application is available for many smartphones and tablets including: iPhone, iPad and Android devices. Varsity is not responsible for any errors or failures from any malfunction of your hardware and software and we are not responsible for any breaches to your own security, virus, or related problems whether or not they may be associated with the use of our online and mobile banking channel.

Amendments – Varsity reserves the right to change any of the terms outlined in this Agreement. We will notify you of changes by sending a notice of such change through email or otherwise posting such notice or revised Agreement through your online and mobile banking access. By entering into this Agreement you consent to receiving all applicable notices via electronic means or by postings as described herein. Changes to the terms applicable to your specific Account(s) is governed by the applicable account Terms and Conditions.

Verification Code

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