



ELECTRONIC DELIVERY OF STATEMENTS AND NOTICES

By accepting the following terms and conditions, you (User) have consented and agreed that WILLAMETTE VALLEY BANK (Bank) may provide certain disclosures and notices to User in electronic form, in lieu of paper form, including electronic delivery of statements (eStatements). Our objective is to provide paperless statements, which will provide greater efficiency, environmental sensitivity, security and privacy to the statement process. Any questions on eStatements or electronic delivery should be directed to our Electronic Banking Team at (503) 485-2222. Bank reserves the right to modify these terms and conditions at any time, effective upon publication. Use of Electronic eStatement presentment services constitutes agreement to these terms and conditions and any modifications thereof.

Disclaimer of Warranty and Limitation of Liability

User agrees to indemnify, hold harmless and defend Bank against any and all claims, actions, suits, judgments and expenses (including court costs and reasonable fee of attorneys, accountants and expert witnesses) at User's sole expense, arising from User's failure to abide by restrictions on use of eStatement services.

Security

User agrees that unauthorized communication of any information concerning any password or identification of any other proprietary information belonging to any other person or entity is strictly prohibited.

User acknowledges that the internet is inherently insecure and that all data transfers, including electronic mail, occur openly on the internet and potentially can be monitored and read by others. Bank cannot and does not warrant that all data transfers utilizing the internet, or email transmitted to and from Bank, will not be monitored or read by others.

Bank does not warrant the security or confidentiality of any information transmitted through any applicable Internet service provider, information/communication network service provider, network system or such other equivalent system in any jurisdiction via eStatements.

Duty to Review Periodic Statements

User must promptly access/review your eStatement and any accompanying items and notify Bank in writing immediately of any error, unauthorized transaction or any other irregularity. If User allows another party to access User's statement, User remains fully responsible for reviewing the statement for any errors, unauthorized transactions, or any other irregularities. Any applicable time periods within which User must notify Bank of any errors on User's account statement(s) will begin on the eStatement email notification date regardless of when User accesses and/or reviews the eStatement. If User does not immediately report to Bank any non-receipt of eStatement(s) or any error, irregularity, discrepancies, claims or unauthorized debits or items, User shall be deemed conclusively to have accepted all matters contained in the eStatement(s) to be true, accurate and correct in all respects.

Your Right to Request Paper Statement in Addition to eStatement

User may at any time request a paper copy of User's bank statement by contacting a local banking office or by contacting us at onlinebanking@wvbk.com (if contacted by phone or on the website, the User's Privacy Code will be required). There may be a fee per statement associated with this request. Please contact a customer service representative for current fees.

Your Right to Terminate eStatement Delivery

User may cancel eStatement service and revert back to paper statements at any time without charge by logging on to WILLAMETTE VALLEY BANK Internet Banking – navigate to the Delivery menu option under the Preferences menu and modify User's statement delivery preferences to "Statement by Mail" on an account by account basis, agreeing to the terms of the Statement Delivery Agreement and then selecting the Submit button to complete the opt-out process. User may also contact the Online Banking Team at (503) 485-2222 to discuss other options to terminate eStatement Delivery. If you wish to revert back to paper statements on account types that require eStatement delivery you will need to either close the account or change the account type. User may contact the Online Banking Team at (503) 485-2222 for assistance.

Our Right to Terminate

User agrees that Bank can terminate eStatement delivery and revert to printed mailed statements for any reason at any time.

Change of Email Address, Mailing Address and Other Information

If User's Email address changes, the User must notify the Bank immediately via Internet Banking – Navigate to the Delivery menu option under the Preferences menu and modify the incorrect Email and/or Alternate Email field. User also agrees to notify Bank immediately of any change in mailing address. It may take up to three business days to process the requested changes.

Joint Accounts

If your WILLAMETTE VALLEY BANK account is owned jointly with another person, either one of you may consent to receive eStatements and Electronic Disclosures and that person's election to access eStatements shall apply to both of you. Bank will automatically turn off paper statement for that account(s) after the first eStatement has been made available.

Consent to Electronic Delivery of Notices

User agrees that any notice or other type of communication provided to User pursuant to the terms of this agreement, and any future disclosures required by law, including electronic fund transfer disclosures, may be made electronically by Email. Bank will send all notices, attachments, and/or documents via Email to the last known Email address provided by you. User agrees to notify Bank promptly of any change in Email address.

System Requirements

User will fulfill certain equipment/access requirements:

- Valid, active email address.
- Authorized WILLAMETTE VALLEY BANK online banking access www.willamettevalleybank.com.

- A personal computer or other device capable of accessing the internet
- A web browser which supports 128-bit SSL encrypted communications
- Software that permits you to receive and access Portable Document Format (PDF) files, such as Adobe
- Acrobat Reader version 5.1 or higher (available for downloading at <http://www.adobe.com/products/acrobat/readstep2.html>).

User understands that from time to time, software and hardware upgrades may be necessary to continue support of eStatements. Bank will give notice to any changes at least 30 days before any new requirements are implemented.

Acceptance of Terms

By selecting the “Accept” button the User indicates they have read and accept all terms and conditions of this eStatement and Electronic Disclosure Agreement.