



24 W. Main St. PO Box 75 Middletown, MD 21769 | 301-371-6700 | www.mvbbank.com

ELECTRONIC STATEMENT / NOTICE DELIVERY

Terms and Conditions

This agreement is made between you and Middletown Valley Bank and provides your request and consent to receive account statements/notices for your demand deposit/loan account(s) by means of electronic delivery. These electronic account statements and notices are called "e-Statements". Please read the following terms and conditions carefully and retain a copy for your records.

With your enrollment in MVB's e-Statements electronic service, you will receive future account statements and/or notices via electronic delivery. You will be notified via e-mail when a statement/notice is available. The e-mail will contain your security phrase in the subject line. Simply log in to MVB's website your Online Banking ID and Password. After successful authentication, you will be able to securely view, print, or save your account statement/notice in PDF format. Should you need a reproduction of a paper statement, it can be made available for a fee. With e-Statements, you receive next day delivery of your statement(s)/notice(s).

There are currently no service charge fees for the use of e-Statements. However, you agree that Middletown Valley Bank has the right to institute or change the fee(s) for e-Statements upon thirty days prior written notice to you. In addition, Middletown Valley Bank has the right to amend these terms and conditions from time to time providing you with written notice of the amended terms and conditions.

You agree to waive and release any claims against Middletown Valley Bank arising out of or that may in any way be related to the use of e-Statements, except for those claims resulting solely from the negligent acts or omissions of the Bank. You agree that you are solely responsible for any loss due to use of e-Statements by you, any authorized user, or any unauthorized user or recipient who gains access to e-Statements through your computer or information obtained directly or indirectly from you.

You must be a Middletown Valley Bank Online Banking customer to enroll for e-Statements and have at least one Middletown Valley Bank demand deposit/loan account. Adobe Acrobat Reader® version 8.0 or higher is required to open and view your statements/notices*. To download the latest version of Adobe Acrobat Reader®, please visit www.adobe.com. We also recommend that you use the latest browser version available that supports SSL Encryption.

You will need email access with at least 1MB of free space to receive your account statements/notices. Your account statement/notices will be sent to the email address that is on file with Middletown Valley Bank. It is your responsibility to keep your email address updated on Middletown Valley Bank's Online Banking system.



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If you utilize an e-mail spam filter which can block or re-route email from senders not listed in your address book, you will need to add onlinebanking@mvbbank.com to your list of known senders. Failure to do this will prevent the Bank from notifying you by e-mail when your e-statement is available and your enrollment will be cancelled.

Your Middletown Valley Bank Online Banking ID and Password are your keys to accessing e-Statements. It takes both identification keys to gain access. No one representing Middletown Valley Bank will ask for your Password. You should never give your Password to anyone who asks for it in an email or by phone or anyone else who you do not want to have access to your account.

Statements/notices can be printed or saved to a file on your computer for easy storage. e-Statements remain available for 60 days on Middletown Valley Bank's Online Banking system.

You may withdraw your consent to receive statements/notices electronically at any time by cancelling the e-Statements service using your Online Banking settings. Middletown Valley Bank retains the right to cancel this service at any time. Your e-Statements service will be discontinued if the e-mail notice is returned undeliverable for any reason. Should Middletown Valley Bank cancel your e-statements service, the Bank will resume paper delivery of your account statements and other notices via US Postal Service to the address on record with the Bank.

Security Phrase: The security phrase is to assure any documents pertaining to your account(s) have originated from Middletown Valley Bank. This security measure is intended to help protect you against fraudulent internet/e-mail scamming attempts. Please notify the Bank of any suspicious e-mails claiming to be sent from Middletown Valley Bank that do not contain your security phrase.

Thank you for choosing Middletown Valley Bank to meet your financial needs. We have been your community bank since 1908. With MVB's e-Statements initiative, we are doing our part to help save the environment by offering your account statements/notices electronically. We thank you for joining us in this important cause to save trees for tomorrow.

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You agree to waive and release any claims against Middletown Valley Bank arising out of or that may in any way be related to the use of e-Statements, except for those claims resulting solely from the negligent acts or omissions of the Bank. You agree that you are solely responsible for any loss due to use of e-Statements by you, any authorized user, or any unauthorized user or recipient who gains access to e-Statements through your computer or information obtained directly or indirectly from you.

You must be a Middletown Valley Bank Online Banking customer to enroll for e-Statements and have at least one Middletown Valley Bank demand deposit account. Adobe Acrobat Reader® version 8.0 or higher is required to open and view your statements/notices*. To download the latest version of Adobe Acrobat Reader®, please visit www.adobe.com. We also recommend that you use the latest browser version available that supports SSL Encryption.

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If you utilize an e-mail spam filter which can block or re-route email from senders not listed in your address book, you will need to add netteller@mvbbank.com to your list of known senders. Failure to do this will prevent the Bank from notifying you by e-mail when your e-statement is available and your enrollment will be cancelled.

Your Middletown Valley Bank Online Banking ID and Password are your keys to accessing e-Statements. It takes both identification keys to gain access. No one representing Middletown Valley Bank will ask for your Password. You should never give your Password to anyone who asks for it in an email or by phone or anyone else who you do not want to have access to your account.



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Customer Name: <input type="text"/>	
Required E-mail Address for e-Statement Delivery: <input type="text"/>	Optional 2 nd E-mail Address for e-Statement Delivery: <input type="text"/>
Online Banking ID(s): <i>(if new Online Banking customer, leave blank) (can enter multiple Online Banking IDs for same customer)</i> <input type="text"/> <input type="text"/> <input type="text"/>	
E-Statement Security Phrase: <i>(no restrictions)</i> <input type="text"/>	

By signing below, I acknowledge receipt, have read and fully understand this agreement and disclosure statement. Required account statements will be delivered via e-Statement delivery for my current and future Middletown Valley Bank accounts.

Customer Signature:	Date:
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Bank Use Only	Branch Number:	Branch Initials:	Date:
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