



How to Sign-up for eStatements

You can change how you like to receive your monthly statements for your primary account. Paper statements are physically delivered to you in the mail. For eStatements you will receive an email informing you your statement is ready to view online by logging into your account.

PDF Verification

The E-Sign Act requires us to verify that you are able to view PDFs. Please help us by following these two steps:

1 Press "Get Code"—you will see a PDF with a code for you to copy and paste.

2 Paste the code exactly as it appears into this field and click Verify. (Can't see a PDF?)

Statement Delivery

Account	Delivery Type	Address
Free Checking XXXX9500	Paper Statement	
Free Checking XXXX1729	E-Statement	
Personal Savings XXXX9501	E-Statement	

[View E-Statement Delivery Agreement](#)

In the **Statements** tab, click **Statement Options**.

1. Click the **Get Code** button to verify that you can view a PDF.
2. A PDF with a code appears. Type the code into the verification field and click the **Verify** button.
3. Edit or add a delivery destination by the edit icon at the end of the account line.



Delivery Preferences

Account
Free Checking XXXX9500

4

Delivery Type
Paper Statement

7 Save

E-Statement Delivery Agreement

ELECTRONIC COMMUNICATIONS AGREEMENT

This Electronic Communications Agreement ("Agreement") modifies and amends the Consumer Online Banking Agreement (consumer deposit accounts) or Business Online Banking Agreement (business deposit accounts), as applicable, entered into by you and Montecito Bank & Trust (the "Bank") in connection with your deposit account(s) you currently maintain at the Bank. Defined terms used in this Agreement include the words: "we" and "our" and "us" meaning Montecito Bank & Trust; "you" and "your" meaning the deposit account owner(s) identified on the deposit accounts identified in the e-statement Enrollment Form or selected in the online banking system; "deposit account(s)" means your deposit accounts at the Bank; and "business day" meaning Monday through Friday, excluding federal holidays. For the purpose of this Agreement, "consumer deposit accounts" shall mean deposit accounts established primarily for personal, family or household purposes.

CONSUMER LEGAL RIGHTS

Certain laws require us to provide disclosures to consumer deposit account customers in writing, which means if you are a consumer deposit account customer, you have a right to receive that information on paper. We may provide such information to you electronically if we first present this Agreement and obtain your consent to receive the information electronically. If your deposit account is jointly owned by more than one person, any one of the deposit account owners may consent to this Agreement and that person's consent shall apply to all of deposit account owners. The person submitting this consent represents and warrants that they are authorized to do so on behalf of all deposit account owners, that they have informed or will inform all other deposit account owners of this change and will indemnify and hold the Bank harmless for failure to do so.

SPECIAL NOTE FOR BUSINESS ONLINE BANKING (BUSINESS ONLINE) USERS: BUSINESS ONLINE ADMINISTRATORS ARE THE ONLY INDIVIDUALS AUTHORIZED TO CONSENT TO THIS AGREEMENT FOR EACH OF THE BUSINESS DEPOSIT ACCOUNTS COVERED BY THIS AGREEMENT.

TYPES OF ELECTRONIC COMMUNICATIONS YOU WILL RECEIVE

You understand and agree that we may provide to you communications in electronic format by posting the information to your Online Banking account (as defined in the Consumer Online Banking Agreement (consumer deposit accounts) Business Banker Agreement (business deposit accounts), as applicable). Such communications (collectively referred to herein as "Communications") include:

· Periodic deposit account statements and accompanying items (such as images of drafts, checks, deposits, etc., if applicable) including all disclosures and notices provided with the same, such as those provided pursuant to the

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I accept.

I decline. I choose to receive paper statements.

Delivery Preferences

Account
Free Checking XXXX9500

4

Delivery Type
E-Statement

Email Address
test@test.com

6

7 Save

4. Use the "Delivery Type" drop-down to choose your Delivery Type
5. (Email Only) Read and accept the E-Statement Delivery Agreement.
6. (Email Only) Add or change your email address.
7. Click the **Save** button when you are finished.