



SUMMITBANK

eSTATEMENTS APPLICATION AND AGREEMENT

You must be a signer on the account number(s) listed below.

Name:	Account Number(s):
Street Address:	
City/State/ZIP:	E-Mail Address:
Home Telephone:	Work Telephone:

eStatements System Requirements

- Personal computer with Windows XP or higher
- Internet browser with 128-bit encryption
- Adobe Acrobat 4.0 or higher
- Online banking access

eStatements Customer Agreement

In consideration of the eStatements services (“Services”) to be provided by Summit Bank (“Bank”) as described from time to time in information distributed by Bank to its customers, the undersigned Customer agrees as follows:

1. The undersigned hereby requests and authorizes Bank to send notice of regular periodic account statement(s) to Customer or his/her agent, in lieu of a paper copy, in electronic format for all accounts designated in this agreement to be viewed through Services via the Bank’s Online Banking Service. By utilizing the Services, Customer agrees to be bound to all rules and regulations applicable to Customer’s deposit account and any other contract for services at Bank as established and amended by Bank.
2. Customer agrees to receive initial and periodic account disclosure information in an electronic format. Bank will provide this information in a clear, conspicuous manner that Customer can print and/or store using the hardware and software specified above. A copy of said disclosures may also be viewed at the Bank’s web site, www.summitbankonline.com. The consent granted by this paragraph applies to all accounts identified in this agreement. Bank will notify Customer of any material change in hardware or software required for retrieving or storing this disclosure information.
3. Customer understands his/her right to revoke this agreement and thereby withdraw consent to communicate with the Bank electronically. In order to withdraw consent and terminate this agreement, Customer must notify bank of this decision, in writing, 30 days in advance, delivered to the Bank at the following address: **Summit Bank, Attn: Operations Administration, 96 E. Broadway, Eugene, OR 97401**. There are no fees associated with rescinding this agreement.
4. Customer understands that Customer has a right to obtain a paper copy of any of the above-described disclosures or eStatements. To obtain a paper copy, Customer must make a specific request to the Bank at the address shown in Paragraph 3. In some cases, research fees specified in the Bank’s Schedule of Fees and Charges may apply to Customer’s request pursuant to this paragraph.
5. Customer agrees to notify the Bank immediately if Customer is unable to access any of the information that has been delivered by the Bank in an electronic form or manner.
6. Customer agrees to provide the Bank with signed, written notice if Customer’s electronic mail address changes.
7. Bank shall not be responsible or liable for:
 - Consequential or incidental damages for negligent performance by Bank of its Services.
 - Damages arising from unauthorized access to eStatements services.
 - Any costs associated with updating, modifying or terminating Customer software or hardware.

Signature:	Date:
------------	-------