

COLORADO FEDERAL SAVINGS BANK

Online Statement and Alert Delivery Agreement

This agreement ("Agreement"), made between Colorado Federal Savings Bank and you for receiving your deposit account statements online and for receiving electronic notifications ("Alerts") that your online statement is available, governs the terms of use of Colorado Federal Savings Bank' online statement delivery and Alert service ("the Service"). As used in this Agreement, the words "we," "our" and "us" mean Colorado Federal Savings Bank, its affiliates, successors and assigns, and the words "you" and "your" mean the account holder who has elected to receive his or her deposit account statements online and to receive Alerts, using the Service.

This Agreement is in addition to other agreements between Colorado Federal Savings Bank and you, including the Online Banking Agreement and applicable deposit account agreement(s), terms and conditions and our rules and regulations. If there is a conflict between the terms and conditions of this Agreement and the terms and conditions of any other agreements between Colorado Federal Savings Bank and you, as they relate to the Service, this Agreement will control.

By clicking the "I Agree" button and enrolling in the Service, you agree to abide by the terms and conditions set forth in this Agreement and acknowledge your receipt and understanding of the disclosures contained in the Agreement. You also acknowledge that Alerts may not be encrypted. Please read this Agreement carefully and retain a copy for your records. If you click the "Cancel" button, you will not be enrolled in the Service and will not be bound by this Agreement.

- **Description Of Online Statements (E-Statements)**

We require you to receive your statement electronically for any Eligible Accounts as defined below. Account statements will be delivered to you electronically in Portable Document Format ("PDF") that you can view online, save to your computer or print at your convenience. Any legal notices that normally accompany your mailed statement will either continue to be mailed under separate cover or delivered to you electronically. From time to time, we may add to, modify or delete any feature of the Service at our sole discretion.

You understand and agree that by enrolling in the Service, you will no longer receive a deposit account statement by mail.

- **Eligible Accounts For Online Statements (E-Statements)**

Deposit Account customers that have savings accounts are eligible for the Service. Online statements will be available at the same frequency as your paper statement.

- **Enrolling In Online Statement Delivery**

- In order to use the Service, you must be a Colorado Federal Savings Bank Online Banking customer. You must accept the terms of the E-Sign Disclosure and Consent in addition to this Agreement to become a registered user of the Service.

For deposit accounts with multiple owners, only one account owner needs to enroll the account in Online Statements. Once enrolled, the account will no longer appear on any account owner's paper statement. The account statement will be available for viewing to all owners of the account who are enrolled in Colorado Federal Savings Bank Online Banking regardless of which owner enrolled for the Service.

- **Accessing Your Online Statements**

Your periodic online statement and accompanying legal notices and disclosures will be presented to you via Colorado Federal Savings Bank Online Banking. Once you enroll in the Service, you and all other account owners will have access to your E-statements within Colorado Federal Savings Bank Online Banking. An electronic notification will be sent to your email address at the end of each statement cycle alerting you that the most recent statement is available for viewing.

All statements are in a format that can be printed or saved to your hard drive for your future reference.

If you close an account, you will no longer be able to view your account online. You may request that a copy of your current or a previous statement be mailed to you at your home address. There could be a fee associated with this request. If you currently receive duplicate statements at the same address, mailing of the duplicate copy will be discontinued; however, you can print multiple copies of your statement through the Service. If you currently have statements mailed to an interested party, i.e., a statement mailed to your accountant, mailing of the interested party statement will be discontinued; however, you can forward your statement to your interested party at your own discretion.

- **Change Statement Delivery Method**

Contact us any time if you wish to discontinue this Service. If you discontinue the Service we may close your account. The statements that were previously presented online will not be mailed to you; however, you may order copies of

past statements by contacting your branch office or our Central Operations Department at 877-484-2372.

- **Email Address Maintenance**

Deposit Accounts: Either you or we may terminate delivery of Online Statements for deposit accounts without notice.

As provided in the Online Banking Agreement, Colorado Federal Savings Bank reserves the right to terminate this Agreement and your access to Online Banking in whole or in part, at any time without prior notice.