

Agreement and Consent to Receive Electronic Disclosures

By enrolling in Online Statements, you agree to the terms of this agreement and consent. Throughout this document, the terms "you," "your" and "yours" refer to the party using the services described. The terms "we," "our," "ours," "us", and "VNB" refer to Virginia National Bank and any agent independent contractor or assignee of Virginia National Bank. The term "Online Banking" shall refer to either the *Personal Online* or *Business Online* services available through vnb.com.

• **Documents Delivered in Electronic Form.** Once you enroll, you will receive the following documents in electronic form, at no additional charge, in lieu of receiving paper documents delivered through the mail:

- Periodic Statements
- Tax Documents
- Changes in account terms, service terms or fee schedules
- Privacy Statement
- Error Resolution Notice Pertaining to Electronic Transfers
- Any applicable regulator disclosures/notices pertaining to your selected account(s)
- At VNB's discretion, certain account documents may be delivered via Postal Mail

• **Accessing Online Documents.** You will access your electronic documents via Online Banking. **To access and retain documents you must be able to view and retain documents online in .pdf format.** Periodic statements may be accessed online for a minimum of eighteen (18) months after their initial posting. You may access other electronic documents for a minimum of thirty (30) days after their initial posting. We encourage you to retain an electronic or paper copy of any records you would like to keep.

• **Notification that Statements and Other Documents are Available.** After your enrollment is completed, we will send you a message at the primary email address we have on file for you in Online Banking when an online statement or other electronic document is available. It is your responsibility to update any changes in your e-mail address at our Customer Service page in Online Banking. If you do not receive an e-mail and believe you should have, please visit Online Banking to view your statement and verify your email address.

- **Computer and Software Requirements.** You will need the following, which you must satisfy at your own expense:

- A personal computer with access to the Internet through an internet or other service provider
- the current or one prior version of Windows or Mac operating systems
- the current or one prior version of one of the following browsers: Edge, Firefox, Chrome or Safari
- a valid email account
- PDF viewer software

These requirements may change from time to time. You may contact us at customerservice@vnb.com if you have any questions regarding the compatibility of your system or software.

- **Printing or Saving Copies of Online Statements and other Electronic Documents.** To keep copies of your Online Statements or other electronic documents for your records, you will need access to a printer or the ability to save information. You may also request a paper copy of any statement or other document sent to you electronically by contacting your local VNB office or calling us at (877) 817-8621 during our regular business hours. Fees may apply when requesting a paper copy of your document in accordance with our standard fee schedule of Miscellaneous Fees.

- **Withdrawing Consent to Receive Electronic Statements and Documents.** After completing enrollment, you may withdraw your consent to receive future statements and documents in electronic format through Online Banking by updating your delivery method. Once your consent is withdrawn, you will not receive future Online Statement or other electric documents, and paper versions of your statements and other documents will resume. (Standard fees may apply)