ADIRONDACK BANK

To sign up for eStatements/eNotices you must be an owner of the Adirondack Bank account(s) you have chosen for eStatement/eNotices service. You must also read and accept the Terms of Agreement below.

1. **Scope of Communications to Be Provided in Electronic Form**. By completing the application form, you agree that we may provide you with any communications, including but not limited to notices and disclosures that we are required by law to provide to you in writing, relating to that account in electronic format. We may discontinue sending paper communications to you, unless and until you withdraw your consent as described below.

2. **Method of Providing Communications to You in Electronic Form**. All communications that we provide to you in electronic form will be provided either (1) via e-mail at the e-mail address you provide us or (2) by access to our website that we will designate in an e-mail notice we send to you at the time the information is available.

3. **How to Withdraw Consent.** You may withdraw your consent to receive communications in electronic form for this account(s) by contacting us via e-mail by clicking here or contacting us at 877-404-2265, Option 1. We may treat your provision of an invalid e-mail address or the subsequent malfunction of a previously valid address as a withdrawal of your consent to receive electronic communications. We will not impose any fee to process the withdrawal of your consent to receive electronic communications. Any withdrawal of your consent to receive electronic eStatement/eNotice communications will be effective only after we have a reasonable period of time to process your withdrawal. If you do not receive an electronic communication from us at the end of the statement cycle and you did not intend to withdraw your consent, please contact us immediately to update your contact information according to one of the methods listed.

4. **How to Update Your Records.** It is your responsibility to provide us with a true, accurate and complete e-mail address, contact, and other information related to this Disclosure and your account(s), and to maintain and update promptly any changes in this information. You can update such information by

Writing to:
Adirondack Bank
Attn: Operations
185 Genesee St., Suite 700
Utica, NY 13501

Please include your name, existing information, and your updated information.

- By calling us at (877) 404-2265, Option 1 during our normal hours of operations, M-F 8:30a.m. to 5:00p.m.

5. **Hardware and Software Requirements**. In order to access, view, and retain electronic communications that we make available to you, you must have:

- A personal computer, operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying, and either printing or storing.
- Adobe ® Acrobat ® Reader ® 6.0 or higher

- An e-mail account with an Internet service provider and e-mail software in order to participate in our electronic communications programs.
- An Internet web browser with capabilities to support a minimum 128-bit encryption.

If these requirements change, Adirondack Bank will attempt to notify you by one of the following methods:

- In writing;
- Electronically, via e-mail or online notice through our website;
- By phone

6. **Requesting Paper Copies**. We will not send you a paper copy of any statement or notice from us, unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic statement or notice by printing it yourself or by requesting that we mail you a paper copy. To request a paper copy, contact us by telephone at (877) 404-2265, Option 1. We will charge you a $5 service charge for the delivery of paper copies of any communication provided to you electronically pursuant to your authorization. We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any communication that you have authorized us to provide electronically.

7. **Communications in Writing**. All communications in either electronic or paper format from us to you will be considered "in writing." You should print or download for your records a copy of this Disclosure and any other communication that is important to you.

8. **Federal Law**. You acknowledge and agree that your consent to electronic communications is being provided in connection with a transaction affecting interstate commerce that is subject to the Federal Electronic Signatures in Global and National Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

9. **Termination/Changes.** We reserve the right, in our sole discretion, to discontinue the provision of your electronic communications, or to terminate or change the terms and conditions on which we provide electronic communications. We will provide you with notice of any such termination or change as required by law.