



**BankPacific, Ltd.**

**Acceptance of Electronic Statements and Disclosures  
Consent to Receive Electronic Disclosures**

Read carefully and print or retain a copy for your records.

**Introduction**

As part of your use of MyOnlineBanking, you have chosen to receive periodic account statements sent to you electronically (e-statements) for one or more of your BankPacific deposit accounts that are eligible to receive e-statements. This consent to receive electronic disclosures informs you of your rights when you electronically receive legally required information and disclosures such as periodic account statements.

**Consent**

To receive e-statements for your eligible deposit accounts, you must consent to BankPacific providing you important information and disclosures electronically. If you do not consent to receiving disclosures electronically, you will not be able to receive e-statements. If you consent to receive disclosures and other important information in electronic format, you will receive the disclosures in electronic format as long as you are enrolled in MyOnlineBanking and receive e-statements. You provide your consent by clicking "Accept" below.

**Scope of your consent**

Your consent to receive electronic disclosures applies to disclosures required by federal and local law, including (1) terms and conditions of receiving e-statements; (2) monthly account statements for your eligible deposit accounts; (3) notices of changes to disclosures previously provided; (4) disclosures about the deposit accounts for which you receive e-statements, which may include notices of increases in account fees or charges, or changes to the rules and regulations that govern the deposit account; and (5) BankPacific's responses to any of your questions about your deposit accounts.

**Terminating your consent**

You may withdraw your consent at any time. If you withdraw your consent to receive disclosures electronically, this will terminate your ability to receive e-statements. You can stop receiving e-statements at any time by sending us a secure message via MyOnlineBanking, or calling us at (671) 472-6704, or writing to us at BankPacific, Ltd, Central Processing Center, 151 Aspinall Avenue, Hagatna, GU 96910. (BankPacific, Ltd. also has the ability to terminate your receipt of e-statements, as described in the Amendment of Terms and Conditions – Receiving Statements Electronically)

If you withdraw your consent, we may terminate your access to MyOnlineBanking services, such as bill-pay or other online services. Further, if you withdraw your consent, your bank statements will no longer be available online. Rather, we will begin to mail paper copies to you, and you will be assessed a fee of \$15.00 per paper statement mailed to you.

**Equipment Requirements**

To receive and retain information and disclosures in electronic format, you will need a computer and printer; a communications link (usually through a traditional or cellular telephone service provider or a cable connection and a modem or other device for connecting your computer to the Internet); an Internet service provider; a browser that supports 128-bit encryption; and an email address where notifications of disclosure and statement

availability can be sent in electronic format. Disclosures and statements are intended to be viewed in a \*.PDF format and requires Adobe Reader or other compatible software for view. In order to keep copies for your records, you will need to have access to a printer or have the ability to download information.

**Paper copies of disclosures**

You may request a written (non-electronic) copy of any disclosures provided to you electronically by writing to BankPacific, Ltd. Central Processing Center, 151 Aspinall Avenue, Hagatna, GU 96910. Once you consent to receive e-statements, paper statements will not be mailed to you. If you wish to receive paper statements, BankPacific will terminate your receipt of e-statements and assess a fee of \$15.00 for each paper statement subsequently mailed to you.

**Keep your email address current**

To communicate with you electronically, you must promptly provide us with your email address and keep it current through MyOnlineBanking. You can update your email address by logging into MyOnlineBanking and clicking on "Administration" and "Change Email Address" links.

**Consent by Clicking "Accept"**

By clicking "Accept" below, you acknowledge that you have read and understand this consent and that you can access these disclosures in an electronic form.

**BankPacific, Ltd.**  
**MyOnlineBanking Consumer and Commercial Cash Management Agreement**  
**Amendment of Terms and Conditions**  
**Consent to Receive Electronic Statements**

Read carefully and print or retain a copy for your records.

**1. Introduction**

This Amendment supplements, but does not replace, the Terms and Conditions in MyOnlineBanking Consumer and MyOnlineBanking Commercial Cash Management agreements, the deposit account agreements (“Your Deposit Account”) applicable to your BankPacific deposit accounts, and other credit agreements you may have with the bank. By consenting to electronic delivery of your periodic statement, you agree to the terms and conditions of this Amendment, as well as any online instructions we provide concerning electronic statements.

**2. Receiving statement electronically**

You must be enrolled in MyOnlineBanking and provide us with your current ISP e-mail address to request electronic delivery of your statement.

If you have a joint account, any one of the account holders can request electronic delivery of the statement. Any one of the joint account holders can also terminate electronic statements at any time, as described in Section IV below.

Your checking and savings deposit accounts for which you currently receive a periodic statement are eligible for electronic statements. When you consent to receipt of electronic statements, you consent to receive electronic statements for all your eligible deposit accounts. You will not receive paper statements after your consent. See Section IV to terminate electronic statements and begin receiving paper statement again.

If you receive your cancelled checks with your paper statement, when you request electronic delivery of your statement, you will automatically be enrolled in our MyCheckStorage service, and you will no longer receive your cancelled checks. MyCheckStorage stores images of your cancelled checks. You can obtain copies of cancelled checks by contacting any BankPacific branch. There is no charge for MyCheckStorage, but there is a per item fee if you request more than four (4) copies of cancelled checks per statement period. You may also view your check images in MyOnlineBanking.

All of the terms and conditions relating to statements contained in the MyOnlineBanking agreements and in the deposit account agreements continue to apply to your statement when it is delivered electronically. For example, you must continue to review your statement and report any errors to us within the time limits described in the MyOnlineBanking Agreements, or “Your Deposit Account” agreements, using the date your electronic statement was delivered as the “mailing” date.

**3. How to Access Electronic Statements**

When your electronic statement is ready, we will send you an email notification to the ISP email address you provide to us for MyOnlineBanking. The notification will contain instructions for you to use to access your electronic statement. In order to access your electronic statement, you will need to log on to MyOnlineBanking and follow the instructions provided.

Disclosures and statements are intended to be viewed in MyOnlineBanking in a \*.PDF format and requires Adobe Reader or other compatible software for view. In order to keep copies for your records, you will need to have access to a printer or have the ability to download information.

If you change your ISP email address, you need to provide us with your new address in order to continue receiving your statement electronically. If we receive a message indicating our email notification to you is undeliverable, we will send you a notice in the regular mail that your statement is available for viewing online, and a request that you update your email address. If we need to send that notice to you two statement periods in a row, we will stop delivering your statement electronically and will convert you to receiving paper statements. A \$15.00 fee per each paper statement mailed out to you will be assessed.

#### **4. Termination of Electronic Statements**

If you decide that you would rather receive paper statements by mail, you can request that we stop delivering your statement electronically by sending us a secure message via MyOnlineBanking, calling us at (671) 472-6704, or writing to us at BankPacific, Ltd, Central Processing Center, 151 Aspinall Avenue, Hatgatna, GU 96910. There will be a fee of \$15.00 charged for each paper statement you will receive. It will take us one full statement cycle before we can stop delivering your statement electronically, but in the meantime you can request a paper copy of your statement if necessary. If you want to have your cancelled checks returned with your paper statement, you will also need to cancel MyCheckStorage by notifying your branch. There is a fee for having your checks returned. If you terminate your use of MyOnlineBanking, you will be automatically converted to paper statements for your account(s). If you close an account receiving electronic statements, your closed account will be accessible on MyOnlineBanking. We will not send you a paper statement for your final statement.

We reserve the right to stop delivering your statement electronically at any time by giving you notice. If we close an account receiving electronic statements, your closed account will be accessible on MyOnlineBanking. We will not send you a paper statement for your final statement. If we decide to stop delivering your statement electronically or terminate your use of MyOnlineBanking, we will continue to send you paper statements.

#### **5. Consent by Clicking "Accept"**

By clicking "Accept" below, you acknowledge that you have read and understand this consent and that you can access these disclosures in an electronic form.