

E-Statement E-Sign Disclosure and Consent

Thank you for your interest in electronic account statements from Colonial Savings, F. A. This service is available to you at no cost and will allow you to view your statement from a secure website.

Online Statements are available for eligible deposit accounts, allowing you to replace your mailed (paper) statement with an electronic version (PDF) that you can view, save to your computer or print at your convenience. Your statements will be available for a 24 month period. Any legal notices that normally accompany your mailed statement will be delivered to you electronically or by separate mailing. Current copies of Online Banking and E-statement disclosures are available for viewing and/or printing at <http://www.colonialsavings.com/bank/onlinebanking.aspx>. The following is a brief description of the various features of the Service and requirements for its use. From time to time, we may add to, modify, or delete any feature of the Service at our sole discretion. Please note that by enrolling in Online Statements, you will not additionally receive a mailed (paper) statement. An Online Statement will replace your mailed statement in its entirety.

You must be enrolled in Colonial Online to receive Online Statements. For accounts with multiple owners, each owner needs to enroll for Online Statements to view eligible accounts. Paper statements will only be discontinued when primary owner enrolls for Online Statements.

Checking, Savings and Money Market accounts all have recurring statements and are eligible for Online Statements.

You will need to ensure your computer software meets the requirements provided on the Website in order to view, print, and/or save your Online Statement and Legal Notices. Your statement is available in a PDF format. You will need Microsoft Internet Explorer 4.04 or higher or Netscape version 4 or higher, and Adobe Acrobat Reader version 4.0 or higher. You will continue to have the option to request historical statements by contacting any Colonial Savings branch or sending a secure OLB message. Requested paper statements will be mailed to you. We may charge a reasonable fee for paper copies of statements. Please refer to your Consumer Disclosure for applicable fees.

You will be notified via email that your Online Statement is ready for viewing. It is your responsibility to notify us if you change your email address. If an email is returned to us as undeliverable, we may discontinue sending email messages and activate paper statements until a new and valid email address is provided to us. You may change the email address by updating it in Online Bank, by sending a secure OLB message, or by contacting any Colonial Savings branch.

You can turn off Online Statements at any time by sending a secure OLB message or by contacting any Colonial Savings branch. When you turn off Online Statements, you will automatically begin receiving a mailed (paper) statement on your next statement cycle.

Either you or Colonial Savings, F. A. may terminate your receipt of electronic Online Statements at any time. If you do not access your Eligible Accounts via Colonial Online Bank for a period of three (3) months, we may terminate your Service and begin sending paper statements.

By accepting these E-statement terms and conditions, you give your consent to receive electronic statements and legal notices. You further agree that your computer satisfies the hardware and software requirements to receive electronic statements and notices and that you have provided us with a current e-mail address for communication purposes. All electronic communications from us to you will be considered "in writing".

(01/2010)