

Village Bank & Trust eStatement Service Agreement and Disclosure

This Agreement outlines the terms and conditions governing the eStatement Service of Wintrust Wealthcare Portal provided by Village Bank & Trust (the "Bank"). This agreement supplements the Bill Payment Agreement. As a customer of the Bank, you agree to abide by the terms and conditions of this agreement.

Providing Consent to eStatement Services

When you enroll in the eStatement Service, you are consenting to participate in the eStatement Services of the Wintrust Wealthcare Portal.

Your consent to participate in eStatement Services indicates that you are agreeing to the following:

- This agreement applies to all eligible accounts including Checking, NOW or Savings Accounts that are known as Health Savings Accounts.
- This agreement applies to periodic account statements, as well as any account disclosures that we are required, by law, to provide relating to Health Savings Accounts.
- You must provide a valid e-mail address to which we can send notifications of eStatement delivery as well as any account disclosures that we are required, by law, to provide. If you do not provide a valid e-mail address, you will not be able to consent to delivery of any electronic documents.
- In addition to eStatement delivery, you may request to receive a paper statement at the next regularly scheduled statement cycle for each account that you consent to delivery of eStatements. Paper statements are subject to an additional fee per month.
- The Bank will provide up to a rolling 84 months of eStatements immediately upon your consent to receive delivery of eStatements for any account. You may have access to less than 84 months of eStatements if your account has not been opened with the Bank for a full 84 statement cycles. Or, if the

type of account does not typically produce a monthly statement.

- The bank will provide a rolling minimum of 12 months of transaction history, including access to check images. 12 months of transaction history will begin to accumulate from the date you enroll in the Wintrust Wealthcare Portal and open an account. Older history may be viewed on your monthly statements.

Withdrawing Consent to eStatement Services

You may withdraw your consent to participate in just the eStatement Service of Wintrust Wealthcare Portal provided by Village Bank & Trust for any account at any time by changing the Opt in Method to Paper on the Statement tab. Statements will continue to be available via the portal. You may also opt out of email alerts to discontinue notifications.

The Bank reserves the right to treat an invalid e-mail address as a withdrawal of your consent to participate in the eStatement Service. For example, if a delivery notification is returned to us because the e-mail address is not available, the Bank can treat this as a withdrawal of your consent and remove access to eStatement Service.

Updating Account Records

It is your responsibility to provide us with accurate, current and complete e-mail address, contact and other information related to this eStatement Service and your accounts. Please contact the bank to update your email address.

Hardware and Software Requirements

You are responsible for the purchase, installation, maintenance, upgrades and security of the software, hardware and Internet Access needed to use the Wintrust Wealthcare Portal and the eStatement Service.

You agree to use a reputable anti-virus and anti-spy ware software program on the hardware and update such anti-virus and anti-spy ware software periodically in accordance with a commercially reasonable schedule. The Bank is not responsible for any errors or issues that arise from the malfunction or failure of either the hardware or software.

In order for you to access the Wintrust Wealthcare Portal or view eStatement Service documents, you must have a computer with access to the Internet that meets the operating system and browser requirements outlined in the table below.

In order for you to print or download this eStatement Service Agreement and Disclosure, eStatements or any document delivered electronically, you must have a printer connected to your computer or sufficient hard-drive space to save the document.

In order to view an eStatement from Online Banking, you must have software installed on the hardware that is capable of opening a PDF, for example, Adobe Reader.

BROWSER requirements

For optimal viewing while visiting this website, please use one of the following recommended browsers. If you do not use a browser from the list below, your experience may be less than optimal.

Microsoft Internet Explorer v 9 – 10
Mozilla Firefox v 18-19
Google Chrome v 24-25

Termination of eStatement Services

The Bank reserves the right to terminate or change the terms and conditions of the eStatement Service. We will provide you with notice of any such termination or change as required by law.