

Terms and Conditions: Consent and Authorization for Electronic Statements

Thank you for choosing to receive electronic account statements from US Metro Bank. This complimentary service allows you to securely access current and past statements for all your accounts online. To enroll, please review the following Consent and Authorization and confirm your acceptance by clicking “Accept” below.

Consent and Authorization Overview

By accepting this agreement:

- “I,” “Me,” and “My” refer to the individual electronically signing this consent.
- “Account” refers to the login credentials used to access this service.
- “Account Number” includes all accounts held at US Metro Bank under the specified login, including checking, savings, retirement, money market, and certificate accounts.

Electronic Delivery of Statements and Notices

By consenting:

- I authorize US Metro Bank to stop mailing paper statements and notices and instead deliver them electronically (“E-Statements”).
- I understand I will receive email notifications when new statements or notices are available on the US Metro Bank website.
- I acknowledge that paper copies will no longer be sent unless requested and may incur a fee as outlined in the Bank’s Schedule of Fees and Charges.

Acknowledgements and Agreements

1. **Authorized Signer** I confirm I am an authorized signer on the accounts accessed. My electronic signature is legally binding for all account holders.
2. **Joint Accounts** If the account is jointly held, I affirm I am the primary accountholder and have obtained consent from all joint owners. All joint owners are bound by this agreement.
3. **Right to Withdraw Consent** I may revoke my consent at any time by contacting US Metro Bank at **(888) 923-0038**, or by sending a written request to: **US Metro Bank** 3580 Wilshire Boulevard, Suite 1800 Los Angeles, CA 90010. Upon confirmation, paper statements will resume within 15 days and may be subject to applicable fees.
4. **System Requirements** I confirm my device meets the minimum requirements listed below and that I can either print or electronically save statements for my records.
5. **Email Address Maintenance** I agree to maintain a valid email address and promptly notify US Metro Bank of any changes. The Bank is not responsible for issues arising from outdated or incorrect contact information.

6. **Requesting Paper Copies** I may request paper copies of statements at any time. Fees may apply. For any applicable fees, please refer to the Bank's Schedule of Fees and Charges for further details.
7. **Changes to Terms** US Metro Bank may update these terms. Notice will be sent via postal mail to the address on file. Continued use of E-Statements after receiving notice constitutes acceptance of the changes.
8. **Program Discontinuation** US Metro Bank reserves the right to terminate the E-Statements program at any time.

Security Procedures

- Access to E-Statements requires a Remote Access Password, which constitutes a reasonable security measure.
- I understand that sharing my password may allow others to access my account statements, and I accept responsibility for any resulting activity.
- I will notify US Metro Bank immediately if there is any suspected error, alteration or other irregularity (1) with your e-statements; or (2) with your account, including unauthorized access.

Minimum System Requirements

To access and view E-Statements, the following are required:

- Microsoft Internet Explorer 6.0+ or Mozilla Firefox
- Adobe Acrobat Reader 5.0+
- For Mac users: Microsoft Internet Explorer 5.0+ or Mozilla Firefox
- Browser settings must allow cookies and JavaScript

By clicking "Accept," I confirm that I have read, understood, and agree to the above Terms and Conditions.

Please print or save a copy of this agreement for your records. You will be notified via email when new documents are available. Please ensure your email address is accurate and up to date.