

ELECTRONIC SIGNING AND DELIVERY



AMERICAN RIVIERA BANK
Smart Banking for Smart People

TERMS. As used herein, *You/Your* means the customer signing this agreement; *Electronic Signature(s)* means a digitized image of a handwritten signature; *Sign* means applying a signature; *Electronic Document(s)* means electronic statements and electronic notices, either or both of which may be made available to you.

ELECTRONIC SIGNATURES. You may be asked to sign your New Account Documentation electronically, using an electronic signature device. You may also be asked to use an electronic signature device when signing agreements as well as when requesting or approving transactions on your account. By signing this agreement, you agree to the following:

- a) You will, from time to time, be asked to use an electronic signature device, provided by the bank, to create a digitized image of your handwritten signature (“electronic signature”);
- b) Before signing electronically, you will review the document/transaction and the employee will explain to you why the signature is required.
- c) After you sign the electronic signature device, the document will show your electronic signature;
- d) American Riviera Bank will keep the signed document(s) in the electronic format.

ELECTRONIC DOCUMENTS. If you receive Electronic Document(s), you will still receive via U.S. mail all other communications such as statements for non-Deposit Accounts and any notices required by law to be sent via U.S. mail. Statement activity and/or notices prior to bank approval of your Electronic Document registration will not be available online.

FEES. There is no additional fee for electronic document delivery. If you need information concerning our Fee Schedule, please contact Customer Service at (805) 965-5942 or help@americanrivierabank.com.

E-MAIL NOTIFICATION AND ELECTRONIC DOCUMENTS. With Electronic Document(s), we will notify you by e-mail when your account statement or notice is ready for viewing. Generally, the e-mail notification is sent out within one day after the Electronic Document is produced. The e-mail notification will contain a link for you to access the secure website where, after you log in, you will find your electronic account statement under the “Statements” section for Electronic Document(s) or your notice under the “Notices” section for Electronic Document(s). From the time you enroll, we will maintain at the same location your most recent statements as follows: for monthly statements, the 13 most recent statements; for quarterly statements, the 13 most recent statements. Document images are available online for a maximum of 3 months from the current business day. To view or save your Electronic Document(s), Adobe® Reader® must be installed on your computer.

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We will maintain your Electronic Document(s) behind the security “firewall” of a specially designed Website. This provides the same security for your Electronic Document(s) that protects all of your account information on the Web. We will notify you that your Electronic Document(s) are ready through unencrypted e-mail, which will only include a portion of your account number. Be aware that if you elect to provide a work e-mail address, your employer or other employees may have access to your e-mail. We will e-mail you a letter confirming your registration in Electronic Document(s).

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