



Electronic Statement (E-Statement) Disclosure

System Requirements:

- Internet Explorer 5.5 or above
- Adobe Reader 5.0 or above
- Email Access with a valid email address

To Request Electronic Statements (E-Stmt) for your accounts, you must complete the online Electronic Statement (E-Statement) Request Form located on our website at www.crescentbank.com. To access the request form, click on the *Register for E-Statement* link under the login button located on the Home Page. This disclosure must be accepted before you can complete your request. An e-signature will be required stating that you have read and agreed to the Electronic Statement Disclosure before submitting. Once we receive your request an email verification will be sent to you.

You must notify us if your email address changes. We will attempt to contact you at the phone number provided on the Electronic Statement (E-Statement) Request Form if we receive an "undeliverable" notice. Your statements will still be accessible through the E-Statement link, however you will not be receiving notification until a valid email address is provided. You may email us at stmts@crecscntbank.com with any changes in your email address. The request to update your email must include your USER NAME.

You will have access to thirteen (13) months of statements. Should you require a copy of a statement prior to the 13 months provided, you may contact our Bookkeeping Department at 678-454-2250 to request an electronic copy of the statement(s) needed. A \$1.00 charge will be assessed to your account for this request. A paper statement may also be requested at a charge of \$1.00 per statement.

You can add additional accounts to your access at any time by emailing our Bookkeeping Department at stmts@crecscntbank.com. You must provide your USER NAME, the account number to be added, the name on the account, as well as the last deposit made. Upon verification by Bookkeeping the account will be activated. Any closed accounts will be removed from your login once the closing statement is provided.

At any time you may request to cancel your Electronic Statement and begin receiving a paper statement by emailing us at stmts@crecscntbank.com. Your request must include your USER NAME and your intent to cancel electronic delivery of your statements. All accounts associated with the USER NAME will be cancelled and paper statements will be mailed.

IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ACCOUNT STATEMENT

Send your inquiry in writing on a separate sheet to the bank address shown at the top of your statement. We must hear from you no later than 60 days after we electronically send you the FIRST statement on which the error or problem appeared.

Your inquiry must include:

1. Your name and account number
2. A description of the error and why (to the extent you can explain) you believe it is an error; and
3. The dollar amount of the suspected error.

If you have authorized us to automatically charge your account, you can stop the payment on any amount you think is wrong by mailing your notice so that we receive it within three (3) business days before the scheduled payment date. You remain obligated to pay the part of your statement not in dispute, but you do not have to pay any amount in dispute during the time we are resolving the dispute. During the same time, we may not take any action to collect disputed amounts or report disputed amounts as delinquent.

This is a summary of your rights. A full statement of your rights and our responsibilities under the Federal Fair Credit Billing Act will be sent to you both upon request and in response to an account statement error notice.

IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone us or write us at the phone number or address that appears on the top of your statement as soon as you can if you think your statement or receipt is wrong, or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we send you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number.
2. Describe the transfer in question and explain as clearly as you can why you believe there is an error or why you need information.
3. Tell us the dollar amount of the transfer.

We will investigate your request and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

BALANCE COMPUTATION METHOD

We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. The daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the balance on which interest is paid.