



JBT Electronic Statement Delivery Disclosure

INTRODUCTION

Within JBT's Online Banking Service you may enroll for electronic delivery of statements on your JBT accounts.

AUTHORIZATION AGREEMENT

By enrolling in JBT Electronic Statement Delivery Service you agree to receive periodic statements for your selected JBT accounts electronically. You agree to release JBT from delivering monthly account statement information through the U.S. Postal service. After enrolling and verifying your ability to view statements, you agree to use this service to view monthly account statements electronically. You understand that use of the service requires that a PDF viewer be installed in the browser used to access JBT Online Banking Service.

TERMS AND CONDITIONS RELATED TO THE ELECTRONIC DELIVERY OF STATEMENT INFORMATION

Statement Delivery: JBT will use electronic delivery to provide periodic account statements required by agreement between you and JBT. When enrolling for electronic statement delivery you will be required to enter a passcode as confirmation that you are able to view your statements electronically.

Notice of Availability: You will be notified via the email address you have provided to JBT when your statement is available electronically. You will have secure access to your e-Statement after you log in to JBT Online Banking by selecting the eStatement tab, then clicking on Statements. You acknowledge that this method will constitute delivery of the statement(s), whether or not you view or print the statement(s).

Hardware Requirements: There are no special hardware requirements. Any personal computer with Internet access should work.

Software Requirements: The following are the specifications for the software needed to access the Service.

- Browser software with 128 bit encryption (required for access to JBT Online Banking Service)
- PDF viewer plug-in compatible with browser software you currently use (required to view statements provided in PDF format)

Paper Copies: Following your enrollment for delivery of statements electronically, JBT will discontinue mailing paper copies of your selected account statements. You may request a paper copy of a statement(s) by contacting JBT at the address or telephone number listed below. You acknowledge that there may be a charge for the paper copy and agree to pay any such charge. Your request for the paper copy of any statement(s) will not constitute a request to cancel JBT Electronic Statement Delivery Service for future statements.

JBT reserves the right to resume sending you paper copies of statements at any time for any reason, including, but not limited to, because we believe that a change in hardware or software specifications required for access to the service creates a risk that you may not be able to receive electronically, view, or print statements.

Termination of Enrollment: You have the right to withdraw your consent at any time by discontinuing the service through your JBT Online Banking settings or by notifying us at the address provided below. Your termination will take effect when JBT has had a reasonable time to act on your notice, which may be as long as 10 days. We may terminate your enrollment by notifying you. We will discontinue this service if our email notice to you is returned undeliverable for any reason. We will also terminate this service if you are no longer a JBT Online Banking Service user.

Any termination of enrollment in this service may be effective for selected accounts or all accounts. Termination of enrollment in this service will not affect the validity or legal effect of statements provided to you prior to the effective date of such termination. If the service is discontinued, JBT will resume paper delivery of your statements, via the U.S. Postal service to the most current address we have on file.

Contact Information: You must notify JBT if your e-mail or mailing address changes by writing to the Bank at the mailing address provided below or by updating the information through JBT Online Banking Service.

Joint Account: If any specific account enrolled or to be enrolled in this service is a joint account, any holder of that account may enroll or terminate enrollment of that account in this service. All joint account holders of any account will be bound by the enrollment or termination of enrollment.

Other Recipients: Through JBT Online Banking you may give permission to another person, such as your accountant or power of attorney, to view your statements. This person will receive an email message with an encrypted copy of the statement attached. The individual must be able to sign in using the log in User ID and password that you assign to view the electronic statement. You accept full responsibility for the use or misuse of any information made available by you to another person. You must disable authorization when you no longer want that person to receive emails from JBT Online Banking on your behalf.

Combined Statements: Accounts that are part of a combined statement must adhere to the same delivery method. Requesting that a single account within a combined statement be changed to another delivery method will require that the account be printed separate from the combined statement.

Errors or Questions: In case of errors or questions about this service, contact JBT at:

Telephone: 717-274-5180

Write: JBT Online Banking Service
421 E Penn Ave,
Cleona PA 17042

E-mail: eservice@bankjbt.com

Electronic Mail: The Internet is not a secure method of sending messages. You should not communicate confidential information, such as account numbers, to us using e-mail. Confidential information should be communicated by telephone or by sending a secure message through JBT Online Banking Service. Urgent information, such as lost or stolen checks, should be communicated to Bank as quickly as possible by telephone.