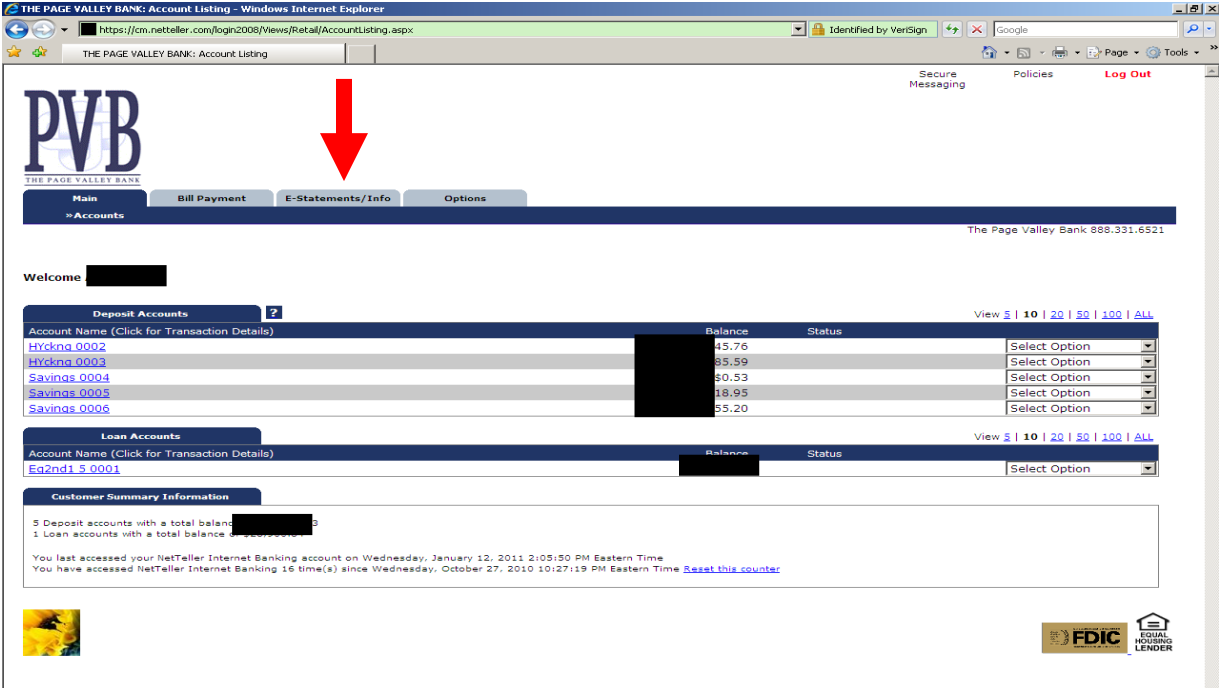
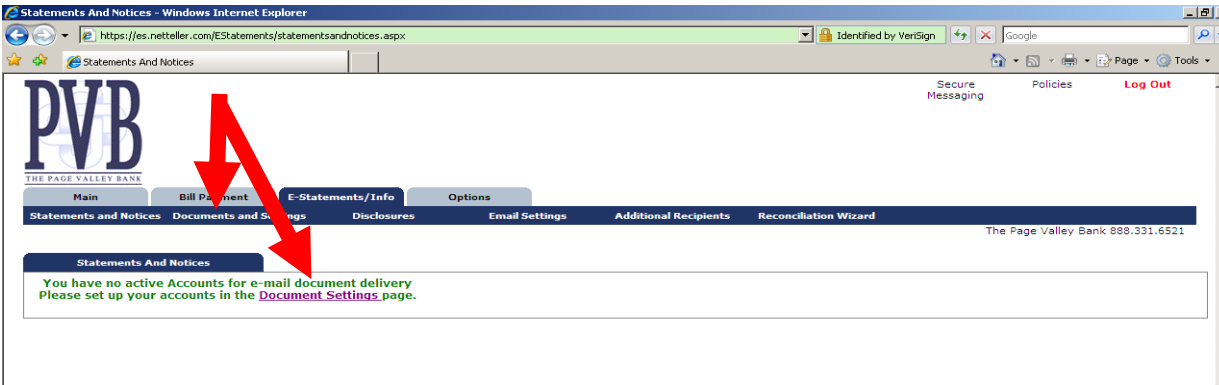


E-Statement Enrollment

1. From your Online Bank Account information, choose the folder “E-Statements/Info”.



2. Choose Documents and Settings or the Document Settings hyperlink.



3. Check the box next to the account(s) that you want to receive electronically. If one or more of the boxes is grey, these accounts are included with a “combo” statement.

The screenshot shows the PVB website's 'Document and Settings' page. At the top, there is a navigation bar with 'Main', 'Bill Payment', 'E-Statements/Info', and 'Options'. Below this is a secondary navigation bar with 'Statements and Notices', 'Documents and Settings', 'Disclosures', 'Email Settings', 'Additional Recipients', and 'Reconciliation Wizard'. The main content area is titled 'Document and Settings' and contains the following text: 'Instructions: Below is a list of accounts and document types that are available for enrollment in electronic delivery. You may place a check next to any document you wish to enroll or place a check next to any account(s) in which you wish to enroll all documents. No selections will be saved until you elect to save your settings by pressing the appropriate button shown on this page.' Below the instructions is a section titled 'Enroll All Available Accounts and Document Types' with a sub-section 'Enroll Accounts'. It lists several accounts with checkboxes: 'Eq2nd1 5 0001' (checked), 'HYckng 0002' (checked), 'HYckng 0003' (checked), 'Savings 0004' (checked), 'Savings 0005' (checked), and 'Savings 0006' (checked). At the bottom of this section are two buttons: 'Save Settings' and 'Refresh'. A red arrow points from the 'Save Settings' button to step 4 of the instructions.

4. Save your settings.
5. Read the Electronic Statement Disclosure. Choose “I Agree”.

You have the option to print the disclosure. Should you *disagree* with the terms and conditions, you will not be enrolled for receipt of electronic statements.

The screenshot shows the PVB website's 'Electronic Statement Disclosure' page. At the top, there is a navigation bar with 'Main', 'Bill Payment', 'E-Statements/Info', and 'Options'. Below this is a secondary navigation bar with 'Statements and Notices', 'Documents and Settings', 'Disclosures', 'Email Settings', 'Additional Recipients', and 'Reconciliation Wizard'. The main content area is titled 'Document and Settings' and contains the following text: 'Electronic Statement Disclosure'. Below this is a paragraph: 'This agreement provides consent to receive bank statements for your selected Page Valley Bank accounts by electronic delivery. These electronic bank statements are called eStatements.' This is followed by several paragraphs of terms and conditions. At the bottom of the page are three buttons: 'I Agree', 'I Do Not Agree', and 'Print'. A red arrow points from the 'I Agree' button to step 5 of the instructions.

6. You are now enrolled for electronic delivery of your statements! You will receive an e-mail from the Bank confirming your choice. Each month you will receive an e-mail notification that your statement is ready for retrieval. Within that e-mail you enter your username and password to access your documents.

Before you leave this page take a few seconds to check out your folder options:

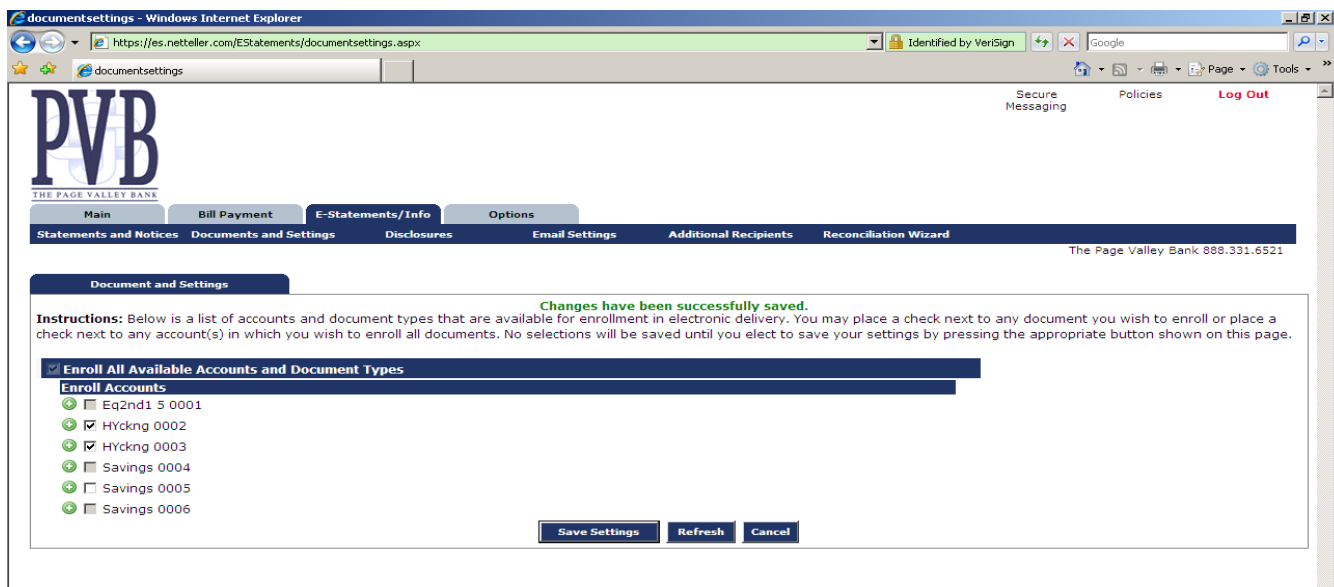
Statements and Notices – view statements generated via e-Statement for the last 60 days in PDF format.

Documents and Settings – Listing of enrolled accounts and the option to enroll/unenroll.

Disclosures – a copy of the Bank’s Electronic Statement Disclosure

E Mail Settings – the e-Mail address to which your statements are sent and a security phrase of your choosing so that you will know that the correspondence is from PVB.

Additional recipients – add a username, their e-mail address and a PIN # so that the additional recipient will receive the Statement Notification e-mail and have the ability to access your e-statements.



If you continue to experience problems, please contact us at customerservice@pagevalleybank.com