

FREE CHECKING ACCOUNT STATEMENT DELIVERY OPTIONS

	<i>E-statements & notices</i>	<i>Paper statements & notices</i>
Statement Feature Requirements for Free Checking Account	<i>You have Internet or mobile¹ access and have completed your enrollment in Online Banking.</i>	<i>You do not have Internet or mobile¹ access, or have not enrolled in Online Banking and e-statement delivery, or you choose to get a paper statement in addition to your free e-statement.</i>
How it works	<i>You receive an e-mail when your statement or notice is in Online Banking. Simply log in to review, print, or download your statement(s) or notice(s) anytime it is convenient for you.</i>	<i>You receive your account statement and notices through the U.S. mail. Review and file your statement and notice once these are delivered.</i>
Availability	<i>Immediate. Access your statements and notices 24/7 in Online Banking.</i>	<i>Paper statements and notices are sent by U.S. mail and typically should get to you within 3-5 business days.</i>
Record keeping	<i>You get free online access to statements and notices for up to 18 months on Online Banking.</i>	<i>Stored by you.</i>
Security	<i>Yes – Online Banking utilizes the Bank’s security and encryption practices to keep your information safe and reduce the risk of identity theft.</i>	<i>Yes – If your mail is delivered to a secure location and you have a secure method of storing your paper files.</i>
Grace Period for e-statement enrollment	<i>There will be a 1 cycle grace period when you open your to allow you sufficient time to complete online banking and e-statement enrollment.</i>	<i>There will be a 1 cycle grace period when you open your account to allow you sufficient time to complete online banking and e-statement enrollment.</i>
Fees	<i>No fees for E-statements. This is a standard account feature – it’s a core part of what we offer!</i>	<i>If you fail to enroll in Online Banking and/or fail to complete your enrollment in e-statements, or if at any time after completing these enrollments you unenroll or fail to meet the qualifications for e-statement delivery and/or otherwise terminate your Online Banking service or e-statement enrollment, or if at any time you elect also to get paper statements in addition to the free e-statements provided with your account, a \$2 per month paper statement fee will be applied to your account each statement cycle thereafter until online banking/e-statement enrollment is satisfactorily elected and/or paper statements are deselected.</i>

¹ Orrstown does not charge to use online banking or mobile banking; however, text messaging and data rates may apply. Contact your wireless provider for details.