



e-Statement Enrollment Form

Name _____
 First Middle Last

SSN or Federal Tax ID _____

Mailing Address _____

City _____ State _____ Zip _____

Home Phone _____ Business Phone _____

List Below all checking and savings accounts for which you are an owner and would like to receive an e-Statement. You must also provide a password that will allow you to access your statement(s) via e-mail. You may use the same password for all accounts listed. For security reasons, we require that your password must be between eight and ten characters in length and contain a mix of letters and numbers. To protect the security of your account information, you must not disclose or share your password with any third party. Allowing another, unauthorized person access to this information will allow them to view confidential information about your account.

Account #	E-mail Address	Password <small>You may provide a new password for each address</small>

I certify that the information above is true and correct. I have read, understand and agree to the e-Statement Terms & Conditions. I understand that e-Statements will replace paper statements and I will no longer receive paper statements unless I submit a written request of termination.

Authorized Signer _____

Date _____

Internal Use Only:	
Employee	_____
Date	_____

Return this Enrollment Form to any United Cumberland Bank branch location or mail to:
 United Cumberland Bank
 Attn: e-Statements
 PO Box 160
 Whitley City, KY 42653



e-Statement Terms & Conditions

INTRODUCTION

This e-Statement Agreement and Disclosure regulates the usage of United Cumberland Bank's e-Statement service. By using the service, you agree to all of the terms of this Agreement. Please read the agreement carefully and retain a copy for your records.

AUTHORIZATION FOR ELECTRONIC DELIVERY

By signing the e-Statement Enrollment Form, you are giving your consent for United Cumberland Bank to make disclosures and provide notices to you electronically, in lieu of paper form. Your consent shall relate to all forms of disclosures and notices required under applicable law as a result of the various agreements you have with the Bank and shall remain valid unless you exercise your right to revoke consent. You elect and authorize us to deliver your regular periodic account statement(s), specified by you, electronically, in lieu of paper form. You may obtain a paper copy of your statement by contacting the Bank, but research fees specified in the Bank's Schedule of Fees and Charges may apply.

If there is more than one Depositor that is a party to the account(s), notice to any one depositor shall be effective for all.

SECURITY MEASURES

Your statement(s) will be encrypted using 128-bit encryption and password-protected prior to delivery using the password you specify on the enrollment form.

E-STATEMENT REQUIREMENTS

Adobe Acrobat Reader 5.0 or higher
E-mail program with capability of receiving attachments in Portable Document Format (.PDF)

E-MAIL ADDRESS

We will send your periodic statement(s) to the e-mail address provided by you. You agree to notify us promptly in a written, signed letter, sent via U.S. Mail or dropped off at any United Cumberland Bank branch location, of any change to your e-mail address. In the event an e-Statement is returned due to an invalid e-mail address your statement will be mailed to the postal address currently on file and the e-Statement service will be cancelled. If your statement(s) exceeds the file size limit of your mail server, you may have to contact us to receive a paper copy.

PASSWORD REQUIREMENTS

Your password must be at least eight characters in length and contain a mix of letters and numbers. To protect the security of your account information, you must not disclose or share your password with any third party. Allowing another, unauthorized person access to this information will allow them to view confidential information about your account.

CHANGING YOUR PASSWORD / FORGOTTEN PASSWORD

If you would like to change your password, you may contact our e-Statements Administrator by calling (606) 376-5031. You will be asked to provide your Social Security #/ Tax ID Number, Account # (s), current password and e-mail address. Once your identity is verified you may specify a new password.

If you forget your password, you may contact our e-Statements Administrator by calling (606) 376-5031. You will be asked to provide your Social Security #/ Tax ID Number, Account #(s) and e-mail address. Once your identity is verified you may specify a new password.

PRIVACY

United Cumberland Bank's Privacy Policy, which has been previously provided to you and is available upon request or on our website, www.unitedcumberland.com, will apply to this service. Your e-mail address will not be sold or otherwise provided to unaffiliated third parties.

United Cumberland Bank will never contact you by e-mail asking for confidential information such as account numbers, social security numbers or passwords. If you receive an e-mail that appears to be from the Bank requesting this information, do not reply but contact us immediately at (606) 376-5031.

PROMPT REVIEW OF E-STATEMENT

Your e-Statement will be dated the day the e-Statement is sent to you by e-mail. You must promptly review your e-Statement and any accompanying information for errors. Any applicable time periods within which you must notify us of any errors on your account statement(s) will begin on the e-mail date regardless of when you receive and/or open the e-Statement. Your e-Statement should be received within one (1) business day of your statement date. If you do not receive an expected e-Statement, immediately contact us at (606) 376-5031.

LIABILITY / INDEMNIFICATION

NOT WITHSTANDING ANY PROVISION TO THE CONTRARY CONTAINED IN THIS AGREEMENT, WE SHALL BE RESPONSIBLE ONLY FOR PERFORMING THE E-STATEMENT SERVICES AS EXPRESSLY PROVIDED FOR IN THIS AGREEMENT.

WE SHALL BE LIABLE ONLY FOR MATERIAL LOSSES, WHICH ARE DIRECT RESULT OF OUR OWN NEGLIGENCE OR INTENTIONAL MISCONDUCT IN PERFORMING THESE E-STATEMENT SERVICES. WE SHALL HAVE NO LIABILITY FOR FAILURE TO PERFORM ANY E-STATEMENT SERVICES OR FOR ANY DISRUPTION OR DELAY IN PERFORMING E-STATEMENT SERVICES IN THE EVENT SUCH FAILURE, DISRUPTION OR DELAY IS DUE TO CIRCUMSTANCES BEYOND OUR REASONABLE CONTROL, INCLUDING, BUT NOT LIMITED TO, FAILURE OR DISRUPTION OF ELECTRIC POWER, COMPUTER EQUIPMENT, TELECOMMUNICATIONS SYSTEMS, YOUR ISP, OR WEATHER CONDITIONS. WE SHALL HAVE NO LIABILITY FOR ANY CONSEQUENTIAL, SPECIAL, PUNITIVE DAMAGES OR INDIRECT LOSS UNDER ANY CIRCUMSTANCES.

EXCEPT TO THE EXTENT THAT WE ARE LIABLE UNDER THIS AGREEMENT, YOU AGREE TO INDEMNIFY AND HOLD US AND OUR DIRECTORS, OFFICERS, EMPLOYEES AND AGENTS HARMLESS FROM ALL CLAIMS, DEMANDS, JUDGEMENTS, AND EXPENSES (INCLUDING REASONABLE ATTORNEY'S FEES) ARISING OUT OF OR IN ANY WAY CONNECTED WITH THE PERFORMANCE OF THESE E-STATEMENT SERVICES. YOU AGREE THAT THIS INDEMNIFICATION SHALL SURVIVE THE TERMINATION OF THIS AGREEMENT.

TERMINATION / AMENDMENT

This agreement will remain in force until it is terminated by either party upon thirty (30) days prior written notice to the other party. We also have the right to terminate this agreement immediately, with or without cause, or if you fail to comply with the terms of this agreement. If we terminate this agreement, such termination will be effective on the effective date specified in a written notice mailed to you. Any amendment or revision to this agreement must be executed in writing by an authorized party of your account and attached to our copy of the agreement.