

Electronic Statement Service Agreement Effective January 2009

This Agreement made between you and American Trust for the purpose of receiving an electronic version of your account statement online and for receiving electronic notifications (“Alerts”) that your Electronic Statement is available for your accounts. This Agreement governs the terms of use of Electronic Statement delivery and Alert service (“the Service”). As used in this Agreement, the words “we,” “our” and “us” mean American Trust, its affiliates, successors and assigns, and the words “you” and “your” mean the account holder who has elected to receive his or her Electronic Statement and Alert.

This Agreement is in addition to other agreements between you and us, including but not limited to the applicable deposit, loan, and lease account disclosure agreement(s) and terms and conditions, applicable line of credit agreement(s) and disclosures, including credit card account agreement(s) and terms and conditions, and our rules and regulations, as well as the Privacy Policy. If there is a conflict between the terms and conditions of this Agreement and the terms and conditions of any other agreements between you and us as they relate to Alerts or the Service, this Agreement will control.

By clicking the box and submitting that you agree to the Statement Service Agreement and Disclosure and enrolling in the Service, you agree to abide by the terms and conditions set forth in this Agreement and acknowledge your receipt and understanding of the Agreement and disclosures contained in the Agreement. Please read this Agreement carefully and retain a copy for your records. If you click the “Cancel” button, you will not be enrolled in the Service and will not be bound by this Agreement.

DESCRIPTION OF ELECTRONIC STATEMENTS

You may elect to receive your statement online only for any Eligible Accounts (defined below), you choose. Electronic Statements will be viewable electronically in Portable Document Format (“PDF”) you can view online, save to your computer or print at your convenience. Any legal notices that normally accompany your mailed statement will either continue to be mailed under separate cover or delivered to you electronically. From time to time, we may add to, modify or delete any feature of the Service at our sole discretion.

You understand and agree that by enrolling in the Service, you may no longer receive a statement by mail (see section C below for availability of paper statements).

A. REGISTRATION FOR THE SERVICE.

In order to use the Service, you must be an American Trust Internet Banking customer. You must accept the terms of this Agreement to become a registered user of the Service.

Any account owner can enroll accounts with joint ownership for the Service. Once enrolled, the account owners will no longer receive paper statements. The account statement will be available for viewing online to all owners of the account who are enrolled in American Trust Internet Banking regardless of which owner enrolled for the Service.

When you discontinue the Service, you will automatically receive paper statements beginning with your next statement cycle, and your Electronic Statements and Electronic Statement Account Alerts will be discontinued. The statements that were previously presented electronically will not be mailed to you and you will not be able to access them online; however, you can order copies of past statements through Deposit Services.

B. ELIGIBLE ACCOUNTS FOR ELECTRONIC STATEMENTS.

Each account must be enrolled for the Service on an individual basis. Electronic Statements will be available at the same frequency as your statement that was previously mailed. In addition, if you currently receive combined statements for multiple accounts on your paper statement be advised those accounts will remain combined on the Electronic Statement. Summary information for CDs, loans, credit cards and lines of credit will continue to appear on your Electronic Statement.

C. ACCESSING YOUR ELECTRONIC STATEMENTS.

Your Electronic Statement and accompanying legal notices and disclosures will be presented to you via American Trust Internet Banking or under separate cover. Once you enroll in American Trust Internet Banking, you and all other account owners will have access to a Message Center within American Trust Internet Banking; the link will appear in the upper right-hand Quick Links Box. A message will appear in the Message Center at the end of each statement cycle alerting you that the most recent Electronic Statement is available for viewing. You agree to periodically check the Message Center within American Trust Internet Banking for messages relating to the availability of your Electronic Statement. The messages will be available in the Message Center for up to 180 days. You will also receive an Electronic Statement Alert delivered to a personal email address you specify, informing you that your Electronic Statement is available for viewing within American Trust Internet Banking.

Once enrolled in the Service, you can build up to 13 months of statement history, and will be able to view the current month's statement as well as up to 12 previous statements. Upon enrollment you will have immediate access to your most recent statement. All statements are in a format that can be printed or saved to your hard drive for your future reference. The statement backer is accessible by clicking on "balance information" in the top navigational bar within American Trust Internet Banking and can be printed or saved.

If you close an account, you will no longer be able to view your account online, and therefore you won't be able to view your Electronic Statements. Your final account statement will be produced on paper and mailed. You may request a copy of your current or a previous statement be mailed to you at your home address.

If you currently have statements mailed to an interested party, i.e., a statement mailed to your accountant, mailing of the interested party statement will be discontinued; however, you can forward your statement to your interested party at your own discretion.