

American Heritage Bank Internet Banking/Mobile Banking/Bill Pay Services Agreement and Disclosure Statement:

This agreement and disclosure statement covers the use of American Heritage Bank Internet/Mobile Banking (hereafter referred to as the Service) Account Information, Bill Payments, Telephone Banking, Fund Transfers, Mobile Banking App, and check inquiry for designated account(s) established. When we use the words “you,” “your,” “yours,” and “they,” we mean each person who has an interest in an account or other relationship which is accessible through the Service. The words “we,” “our,” and “us” mean American Heritage Bank as appropriate and their successors or assigns. “Merchants” refers to the businesses (Bill Payees) you wish to make payments to. This agreement is in addition to other agreements between you and us. If there is a conflict between the terms and conditions of this agreement and one contained in the other agreements, this agreement will control.

Acceptance of This Agreement: By using the Service or permitting any other person to get access to your account through the Service, you agree to be bound by the terms and conditions of this agreement. Once you are an enrolled user of the Services, you may be charged the applicable Monthly and/or Usage fee whether you use the service or not (please see the American Heritage Bank fee schedule). Charges accrued will be posted to your account on the last working day of your statement cycle and the bank reserves the right to waive these charges at any time. By using the Service, you authorize us to automatically deduct all applicable charges and fees from your designated account. You may also be charged additional fees that may be assessed by the Internet Service Provider and you may be assessed additional fees by your telephone company, depending on which Internet Provider you use.

Establishing Your Account: To obtain the Services, you must complete an application and tell us the account(s) you wish to use as your funding account(s). If you have signed up for Bill Payments, all of your payments to Merchants will come out of your designated funding account(s). You will also need to provide the account number(s) of internal accounts (such as savings or other checking) or loans to which you wish to make payments or transfers to and tell us who will have the legal right (authorized users) to inquire, transfer to / from the account.

To have access to the Services, you must have at least one eligible personal deposit account with us. Only the person(s) with signing authorization on the personal deposit or non-deposit account can enroll in the Service. Once that person has received their enrollment confirmation package, they can use the service to have access or “link” to any other bank account(s) in which they are authorized on. No other person will have access to your bank account information unless you choose to give someone your user ID and password.

Computer Requirements: A personal computer (PC) with current Windows version or current Mac version; a modem, and Internet connection are required to access the Services. It is highly recommended and your responsibility to maintain security devices on the computer system you will be using: (e.g. anti-virus, spyware, firewall, etc) and other standard security software. Except as otherwise provided in this Agreement or by law, the bank is not responsible for any error or failures from any malfunction of your computer or software or for any computer virus or related problem with the use of the on-line system. We are not responsible for any loss, injury, or damage, whether direct, indirect, special, or consequential, caused by the Internet Banking service or the use thereof or arising in any way out of the installation, operation, or maintenance of your PC equipment. We do not guarantee compatibility with all modem types, computer systems, and Internet browsers.

If our system is updated and different hardware and/or software requirements are needed, we will notify you of these changes. If you are not able to access or retain subsequent information due to these changes (except where you agree to maintain upgrades), you will have the right to withdraw access rights without the imposition of any fees (if applicable) for withdrawal or the imposition of any condition or consequence that was not originally disclosed.

Using the Service: If you access the Services by use of a PC, you agree: (1) To use a 128-bit secure, JavaScript enabled browser to log on to your account and perform transactions. Recommended browsers are Microsoft Internet Explorer, Google Chrome, Firefox, or Safari and (2) To ensure any future supported upgrades is loaded and operational on your PC.

Through the Services, you may view account information and make fund transfers from your primary funding account(s) to your other accounts but you may not add or change funding account(s) or use the Services to make transfers from your IRA account to any other account. You may make payments to Merchants and also you may add to or change your Merchant list through the Services. With the Telephone Banking service, you may request account balances, transfer money from one account to another, make a loan payment from your designated account, and find out what deposits / debits have posted to your designated account for the last several days by calling the toll-free American Heritage Bank Telephone Banking number at (855) 636-0325.

When any payment or other online service generates items to be charged to your account, you agree that we may debit your primary funding account or the account on which the item is drawn without requiring your signature on the item and without prior notice to use. Any transaction resulting from your instructions, which we receive under your password shall be deemed to have been "in writing" and authenticated by you "in writing." All records maintained by us for transactions under your password shall be deemed to have been "signed" and to constitute an "original" when printed from records established and maintained by our authorized agent or us in the normal course of business.

You agree not to contest the authorization for, or validity or enforceability of, the records and "signed" documents, or the admissibility of copies thereof, under any applicable law relating to whether certain agreements, files or records are to be in writing or signed by the party to be bound thereby. Records and "signed" documents, if introduced as evidence on paper in any judicial or other proceedings, will be admissible to the same extent and under the same conditions as other documentary business records. Upon your written request, you agree to manually sign or place your signature on any paper original of any record or "signed" document which we provide to you containing your purported signature.

Limitations on Frequency of Transfers: Transfers from a savings or money market account to another account or to third parties by preauthorized, automatic, telephone, or computer transfers are limited to six per month or cycle statement with no more than three by check draft, debit card or similar order to third parties. For security reasons there are other limits on the number of transfers you can make by computer. Saving or money market accounts may not be used as the funding account(s) for Bill Payment.

Business Days and Hours of Operations: Our business days are Monday through Friday except for State and/or Federal holidays that may be observed. Hours of operations are 9:00 AM to 4:00 PM Monday through Thursday and 9:00 AM to 5:00 PM Friday. Although electronic Bill Payment transactions can only be processed on business days, you can send us e-mails 24 hours a day, seven days a week except during any scheduled maintenance periods. Transactions made after 2:00 PM Mountain Standard Time will be processed the next business day.

Account Access: During the enrollment for the Services, for Internet banking you will be assigned an invite answer and emailed an invitation link (you have 24 hours to enter your invite answer), and for Telephone Banking you will be required to establish a personal identification number (PIN) that will only work with your customer number. When you first sign on to the Services, you will be required to change your temporary PIN before you can proceed. Your login name and new password will be your sign-on information (hereafter referred as Your Code).

Internet Banking/Mobile Banking Access: Three failed attempts to gain access to your account will result in an automatic time out. You will need to contact the bank to reset your password and before we will honor your request, we will take steps to positively identify you as the user of the account by asking several detailed and confidential questions or by other methods only the user would know. Use of Your Code is the security agreement procedure for accessing the Services through the Internet. You agree to keep Your Code confidential to prevent unauthorized access to your account(s) and to prevent unauthorized use of the Services. If you feel someone has gained access to Your Code, change your password immediately; for Telephone Banking, you may change your information at any time by calling the toll free Telephone Banking number. You will be asked to provide certain information about yourself or the account in order to identify yourself when you call for telephone support.

Mobile Banking Log-in Features: The customer can set different log-in features depending on their personal preference when logging into the Mobile Banking App. Depending on whether your personal cell phones supports

these options, customers can choose to enable Face ID, Touch ID, or a PIN number to log into the Mobile Banking App. Customers can always, even if they enable these other log-in features, use their username and password to log into their Mobile Banking App. To turn on these different log-in features, customers must log into their account through the app and enable what log-in feature they would like. Note: Not all option maybe available due to cell phone device being used.

Your Rights and Liabilities: Notify us immediately if you believe Your Code has been lost or stolen. Telephoning is the best way to keep your possible losses down so please call (575) 762-2800 (Clovis) or (575) 253-4500 (Melrose) during normal business hours. If we feel it is necessary to do so we may disable your account to prevent unauthorized transactions from coming through. Also, notify us immediately if you believe someone else has used Your Code without authorization or if you have questions or concerns regarding the Services.

If you tell us within two (2) business days you can lose no more than \$50.00. If you do NOT tell us within two (2) business days after you learn of the loss or theft of Your Code, and we can prove we could have stopped someone from using Your Code without your permission if you had told us, you could lose as much as \$500.00, depending on the amount of the transaction. Notification of lost, stolen, or unauthorized use of Your Code is to be reported in person to a Service representative or by telephone. For protection of your confidential information;

WE CANNOT ACCEPT NOTIFICATION OF LOST OR STOLEN PINS, PASSWORDS, OR UNAUTHORIZED TRANSFERS VIA E-MAIL.

If your bank statement shows transfers that you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any funds you lost after the 60 days if we can prove that we could have prevented someone from taking the funds if you had told us in time.

You agree that if you give Your Code to someone else, you are authorizing them to act on your behalf, and we may accept any instructions they give us to make transfers or otherwise use the Services. You hereby release us from any liability and agree not to make any claim or bring any action against us for honoring or allowing any actions or transactions where you have given another person access to Your Code or in the case of a jointly held account such person is one of the owners of the account. You agree to assure and hold us harmless from and against any and all liability (including but not limited to reasonable attorney fees) arising from any such claim.

If you feel someone has used Your Code without your permission and we research the item to resolve the issue, you agree that our records will be final and conclusive as to all questions concerning whether or not Your Code was used in connection with the particular transaction. If any unauthorized use of Your Code occurs, you agree to: (1) Cooperate with us and appropriate law enforcement authorities in identifying and prosecuting the perpetrator and (2) Provide reasonable assistance requested by us in recovering any unauthorized transfer of funds.

It will be our goal to address all Internet Banking comments, questions, and complaints within four (4) hours of becoming aware of the issue. If we cannot resolve the issue from onsite documentation, the appropriate vendor will be contacted.

Periodic Statements: You will receive a monthly statement on your account activities. If your account at American Heritage is a savings, you will receive a monthly statement unless there is no account activity for the month, in which, you will get a statement at least quarterly. In addition to reflecting your other activity, your statement will include any transfers or Bill Payments authorized through the Services.

Error Resolution Notice: In case of errors or questions about your electronic transfers call us at (575) 762-2800 (Clovis) / (575) 253-4500 (Melrose) or write us at:

American Heritage Bank	or	American Heritage Bank
3300 N. Prince Street		P.O. Box 318
Clovis, NM 88101		Melrose, NM 88124

Notify us immediately if you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error first appeared. For us to assist you in resolving the error, you

must: (1) Tell us your name and account number; (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information; (3) Tell us the dollar amount of the suspected error. If you tell us orally (over the phone or in person), we may require that you provide us with your complaint or question in writing within 10 business days. Federal regulations require us to obtain original signatures for Error Resolution issues therefore:

WE CANNOT ACCEPT ERROR RESOLUTION NOTICES VIA E-MAIL.

We will determine whether an error occurred within 10 business days (20 business days for new accounts) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days for new accounts, point-of-sale or foreign-initiated transfers) to investigate your complaint or question.

If we decide to do this, we will credit your account within 10 business days (20 business days for new accounts) for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account for 30 days after the first deposit is made. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

Account Security: For security purposes, we recommend that you do not use the same access information you use for other bank products. It is recommended that you memorize Your Code and do not write it down. If for some reason you need to write down Your Code information, store it in a **SECURE** location that is only accessible to you.

Some computer software may give you the option to store your password on the system so you will not have to type it in each time. If you use this option, the security of your account information may be jeopardized. American Heritage Bank strongly discourages the use of this option and we will not be responsible for unauthorized or fraudulent access to your account caused by storage of your password.

In order to maintain secure communications and reduce fraud, you agree to protect the security of your numbers, codes, marks, signs or other means of identification. We reserve the right to block access to the Services to maintain or restore security of our site and systems, if we reasonably believe your access codes have been, are being or may be used by an unauthorized person.

We may be liable for certain security breaches to the extent required by applicable law and regulation. We do not assume any other liability or otherwise guarantee the security of information in transit to or from our facilities. Please note that we reserve the right to: (1) Monitor and/or record all communications and activity related to the Internet Banking/Mobile Banking services and (2) Require verification of all requested transfers in the manner we deem appropriate before making the transfer (which may include written verification by you). If the bank becomes aware of a security risk, the bank may notify you by mail of the incident. If deemed necessary, the bank may flag your account to be watched for questionable activity, lock your account, or advise you to monitor your account for unusual activity.

Available Services: Depending on the actual features you select, you may be allowed access to the following Services by entering your Customer ID and your password. Once you are validated on the system, there will be no additional sign-on requirements for accessing particular services.

1. Account Information – You may get information about checking, savings, money market account balances, deposits and withdrawals including ATM/debit card transactions, access prior month statements, and other certain information about your designated account(s). The system will retain sixteen months of transaction history, including current cycle statement transactions, starting from the date your enrollment was processed. Account balances reported on the Service are real-time balances however, transactions pending will need to be considered. Balances are updated nightly after each business day's processing with pending transactions memo-posted throughout the day.

2. Funds Transfers – You may use the Services to transfer funds to and from any of your designated bank account(s) and/or make payments from your checking and/or savings (including money market) to your loan accounts with us. You may transfer amounts up to the available balance of the account in which you are making the transfer from. Cut off time for fund transfer will be 2:00 PM Mountain Standard Time. Transfers made after 2:00 PM will be processed on the next business day. Completed transfers cannot be canceled therefore a reverse transaction must be processed if you wish a reversal.
3. Stop Payment Service – We may, in the future, offer stop payment service via Internet Banking/Mobile Banking. If offered, you may request a stop payment on a check issued on your designated account(s) by completing the form and submitting all of the required information to us. All stop payment orders will be subject to our current policy on stop payment orders.
You may be asked to submit written authorization to document your online request for a stop payment. If we require written authorization, we must receive the authorization within 14 days of the request or the stop payment will be released.
4. Bill Pay – You may use Bill Payment to make current, future and recurring payments from your designated bank account(s). You may also request, register, receive, pay and delete electronic versions of your bills. To cancel Bill Pay, please contact the bank during normal business hours. See “Bill Pay Limitations” for the different Bill Pay Methods and cap limits.

Inactivity of Internet Services: If you do not log on to the service for 90 days, we may cancel your Internet Banking/Mobile Banking service. If your Services are terminated, the bank reserves the right to set off any of your money or property which may be in our possession against any amount owed to us under this agreement. This right of set off does not extend to any Keogh, IRA account, or similar tax-deferred deposit account.

Confidentiality: We may collect nonpublic information about you from information we receive from you on applications or other forms, transactions with us, our affiliates or others, or through information we received from consumer reporting agencies. We may disclose information to third parties about your account or the transactions you make: (1) Where it is necessary for completing transactions or resolving errors involving the Services: (2) In order to verify the existence and condition of your account for a third party, such as a credit bureau or a merchant: (3) In order to comply with government agency rules, court orders, or other applicable law: (4) To our employees, service providers, auditors, collection agents, affiliated companies, or attorneys in the course of their duties and to the extent allowed by law or (5) If you give us permission.

Change / Interruptions in Service: On a regular basis, we may perform maintenance on our equipment or system, which may result in the disruption of service or error in the Service. From time to time, we may also need to change the scope of our Services therefore we will attempt to notify you prior to such interruptions and changes but we cannot guarantee that such a notice will be provided.

Performance of Software and Electronic Services: Although the Service is generally reliable, it may not be in operations or operate properly at all times. We cannot guarantee that the Service will always be available for your use. You should not attempt to make a payment or transfer when the Service tells or other circumstances give you reason to believe the Service is not operating properly. There is no guarantee the desired transaction will be completed properly. We will not be liable for damages resulting of the use, misuse, or inability to use the online services, except as required by federal law.

Waivers: No waiver of the terms of this Agreement will be effective, unless in writing and signed by an officer of this bank.

Assignment: You may not transfer or assign your rights or duties under this Agreement.

Governing Law: Federal / State of New Mexico laws and regulations shall govern this Agreement and all transactions hereunder. Customer acknowledges that he/she has reviewed this Customer Agreement, understands the terms and conditions set forth herein, and agrees to be bound hereby.

Indemnification: The customer, in consideration of being allowed access to the Internet Banking/Mobile Banking services, agrees to indemnify and hold the Bank harmless for any losses or damages to the Bank

resulting from the use of the Internet Banking/Mobile Banking services, to the extent allowed by applicable law.

Delays / Force Majeure: The obligations of the bank shall be suspended for as long as labor disputes, war, riots, civil commotion, acts of God, fires, floods, failure of suppliers and/or subcontractors to perform, power failure, restrictive governmental law and/or regulation, accidents or any other cause hinders or prevents our obligations from being performed.

Amendment of This Agreement: The bank retains the rights to review and make adjustments to this agreement as it deems necessary by giving you at least 30 days notice before the effective date of the amendment unless such change or amendment is required to remain compliant with applicable federal / state laws and regulations. This agreement shall be made available electronically for customer to review and the bank may require reconfirmation to the agreement on an annual basis.

Termination: You may cancel your Internet Banking/Mobile Banking Services at any time by providing us with written notice by postal mail or in person. Your access will be suspended within three (3) business days of our receipt of your cancellation request. You will be responsible for all outstanding fees and charges incurred prior to cancellation. Except as stated above, we may terminate this agreement and any service provided hereunder at any time upon written notification of intent to do so has been provided to you ten (10) business days prior to termination date. We reserve the right to terminate or to discontinue support of any software or equipment without written notice.

Bill Payments and Transfers: To utilize the services of Bill Pay, you will need to provide the bank with account numbers, mailing information and payment due date on all Merchants you wish to include in the service. This information may be established when the accounts are setup under the “add payee” screen on the Services. You are also responsible for ensuring data provided via Electronic banking products is accurate. You assume responsibility for any payment or transfer error caused by an incorrect account number.

Through the Bill Pay service, you may only pay entities with United States addresses. While payments to most payees can be made using the Bill Pay service, American Heritage reserves the right to refuse to make payments to certain payees (such as alimony, child support, tax and other court directed or government payments, fines or penalties). We are unable to process any payments to federal, state or local tax agencies.

We will make some payments electronically; payments that cannot be submitted electronically will be issued by an official bank check and mailed on the business day following the effective date of your payment. Electronic payments take one to two business days to reach the merchant and it may take up to seven (7) business days for a merchant to receive check payments sent through the postal service. When setting up your Bill Pay time frame, you should allow seven (7) business days for payment processing prior to the due date. Your vendor may require additional processing time so this needs to be considered when setting up the Bill Pay account.

We will not be responsible for any late charges, interest, penalties, or other damages incurred because you do not allow enough time for a payment or transfer. We will not be responsible for delays caused by others, which includes any third party through which a bill payment is made and they fail to properly transmit the payment to the intended payee. In addition, we will not be liable if there are insufficient funds or credit balance in your designated payment account and/or overdraft protection plan; if a legal order directs us to prohibit withdrawals from the payment account; if the payment account is closed or frozen; or if any of the electronic funds transfer system is not working properly. We will not be liable for indirect, special, or significant damages arising out of the use of Bill Pay.

Bill Pay Limitations

- **Email Payment Cap - \$2,500 Transaction Cap & \$2,500 Daily Cap**
Allows an individual to transfer money to another individual's bank account. Instead of the payee giving the payer their account number and routing number to their bank account, the sender can send an email to the payee. The payee will follow the emails instructions, then will securely put in their account number and routing number without the sender ever seeing any personal information. The transaction will then go

into pending and will pay anywhere from 2 to 3 days after. This service is not instantaneous and does take several days to post to the payees account.

- **Outbound Transfer Cap - \$1,000 Transaction Cap & \$2,000 Daily Cap**
This type of Bill Pay transaction occurs when you transfer funds from an American Heritage Bank account to another bank account at another banking institution. This is only for individuals who are transferring money to a bank account at another bank that has the same NAME on the account as the one that they are transferring from. This service is not instantaneous and takes 2 to 3 days for the transaction to post to the account.
- **Pay an Individual Cap - \$1,000 Transaction Cap & \$2,000 Daily Cap**
Similar to the Email Payment Cap, except it does not involve emailing the payee to get account number and routing number. Instead, it requires the payee to directly put in their account number and routing number to the sender before the Bill Pay transaction can go through. The sender will have to input this information, unless the payee is close by, then they can type their information in. This is similar to person to person payments, but it is not instantaneous. The transfer funds do not post until 2 or 3 days later.
- **Max Transaction Amount - \$99,999.99 per transaction**
This is the Maximum amount that a Bill Pay customer can make when performing a normal company bill payment in Bill Pay. (Example – A customer could make a payment to a company (i.e. VISA, MasterCard) up to \$99,999.99. If the customer is trying to pay a \$130,000 bill through Bill Pay, they will have to make 2 separate bill pay transactions. First payment could be \$99,999 and the second one would be \$30,001.) This bill pay is not instantaneous and can take 2 or 3 days to post. If the company you are paying is not set up to receive electronic payments, a check will be issues but it could take up to 7 business days for the company to receive it.

Your Responsibility: You are responsible for all Bill Payments you authorize using the Services. If you permit other persons to use the Service or Your Code, you are responsible for any transactions they authorize from your designated account(s).

Our Responsibility: We will be responsible for late fees or finance charges if the bank or our agent does not complete a bill payment on time or in the correct amount according to our agreement with you provided your account was in good standing with the payee prior to the incident. You will be required to produce proof of the payment in the form of a confirmation number, which you can print or record at the time the payment was scheduled.

Overdrafts: By signing up and using Bill Pay services, you have entered and transmitted payment instruction to the bank for disbursement of funds to your payees, therefore you authorize the bank or our agent to reduce the balance in your funding account(s) by an amount equal to that amount requested in your payment instructions to us. You promise to keep enough money in your account(s) to cover payments and transfers. If there are insufficient funds in your designated account(s) to cover the payments you have authorized, we may either refuse to pay the item or we may make the payment and overdraw your account(s). If an overdraft is created, you are responsible for any non-sufficient funds (NSF) and/or overdraft charges we may impose.

Bill Pay Service Fee: After you become a registered user of Bill Payment services, you may be charged \$5.00 a month for an unlimited number of payments as a Monthly and/or Usage fee whether you use the service or not (please see the American Heritage Bank fee schedule). The first three (3) months after sign up are free and if you maintain an average daily balance of \$2,500 in your funding account(s), bill payment services are remain free. Charges accrued will be posted to your account on the last working day of your statement cycle and the bank reserves the right to waive these charges at any time. You authorize us to automatically deduct all applicable charges and fees from your designated account. You may also be charged additional fees that may be assessed by the Internet Service Provider and you may be assessed additional fees by your telephone company, depending on the Internet Provider you use.

Stopping Bill Payments: You have the right to stop or change any scheduled payment. You must cancel the payment by no later than 2:00 PM Mountain Standard Time on the payment date. Use the DELETE function on

the “Pending” page of the Services web site. You must submit your change request or tell a Service representative before 2:00 PM Mountain Standard Time on the payment date. If the stop payment or change is on a preauthorized fixed payment, you must submit your change request or tell a Service representative at least three (3) business days before the payment or transfer is scheduled to be made. If you call, we may require you to put your request in writing and get it to us within fourteen (14) days from the day it is made. We will not be obligated to comply with any notice received after these deadlines.

To stop or change a payment or transfer, you should submit your request in writing within 14 days of the stopped transaction and send it to us at American Heritage Bank, 3300 N. Prince Street, Clovis, NM 88101 or come by the bank to complete the stop payment form. **We cannot accept stop payment request via e-mail; an original signature is required.**

Identifying Your Request: We may use your Service account number and Merchant codes to identify payment request as having been made by you. To make sure no one has access to your account through the Service, you promise not to tell anyone your identifying information, to keep your Merchant list in a safe place and to notify us immediately if you know or have reason to believe that any of this information or your Merchant list has fallen into or may fall into the wrong hands.

Cancellation of Bill Payments: If you should wish to cancel or terminate your Bill Pay service, you must provide us with written instructions to do so. We highly recommend that you cancel all future bill payments at the same time you cancel your service to ensure that future payments made by you will not be duplicated. To delete the payments, go to the Services web site and follow the directions for deletion. Once we have been notified that your service has been terminated, we will delete all outstanding payment orders (all individual payments and all recurring payments).

If you cancel Bill Pay, you authorize us to continue making payments that you previously authorized until we have a reasonable opportunity to act on your request. Once we have acted on your request, no further payments will be made. If you do not log on to the service for 90 days, we may cancel your Bill Pay service. If your service is canceled at any time, your online bill payment information will be lost. American Heritage Bank reserves the right to terminate your use of Bill Pay at anytime without notice to you.

Consent to Electronic Delivery of Notices: You consent that by participating in the Internet Banking/Mobile Banking online process that any notice or other type of communication provided to you pursuant to the terms of this agreement and any future disclosures required by law, including electronic fund transfer disclosures, may be made electronically by posting the notice on the American Heritage web site or by e-mail. You agree to notify us immediately of any changes in your e-mail address. When new disclosures are posted to the site, you may request a paper copy of electronic notices required by federal regulations within 60 days of the availability of the electronic disclosure. The disclosures may be in a form that you may keep by either electronic or printed methods. Prior to consenting, you have the right or option to have records provided or made available in non-electronic form and the right to withdraw consent to electronic receipt of disclosures by contacting the bank and requesting such action.