

E-SIGN DISCLOSURE AND CONSENT

Electronic Communications Disclosure

Note: This disclosure applies to communications that we provide to you in connection with any or all of your accounts, products and services accessible with Online Banking, or other Community Bank websites.

Please read this Electronic Communications Disclosure ("eCommunications Disclosure") thoroughly — it contains important information about your legal rights. This eCommunications Disclosure covers all of your accounts, products, and services with Community Bank (collectively, "Community Bank", "we", "us", and "our") accessible, either currently or in the future, through Online Banking, or other Community Bank websites. This includes, but is not limited to, the following account, product, and service types: deposit accounts, loan, and other online services. The words "I", "you" and "your" mean each account holder, product owner and/or service user identified on an account, product or service.

(1) Your Legal Rights

Certain laws require us to provide specific information to you in writing, which means you have a right to receive that information on paper. We may provide such information to you electronically if we first present this eCommunications Disclosure and obtain your consent to receive it electronically. Your consent will also apply to any other person named on your account, product or service, subject to applicable law. Since the Online Banking website or Community Bank public website includes some of this information, you must consent to this eCommunications Disclosure in order to use these services. At times, we may still present you with paper disclosures, but as a basic proposition we need to know that you are willing to receive disclosures and other information electronically that otherwise must be provided on paper and that you have the hardware and software needed for access to this information (and note that in Section No. 3 below, we explain ways to obtain selected disclosures or other information on paper even after you have consented to this eCommunications Disclosure).

(2) Types of Electronic Communications You Will Receive

You understand and agree that Community Bank may provide to you in electronic format only, by posting the information on the website where you access your account, product or service, such as Online Banking or the Community Bank public website, or through e—mail (if applicable and if you have provided a valid e—mail address) agreements, disclosures, notices, and other information and communications regarding your accounts, services and products, the use of any Online Banking, or our other web services, your relationship with us, and/or other programs, products or services that are or may be in the future made available to you ("Communications"). Such Communications may include, but are not limited to:

- This eCommunications Disclosure and any updates;
- The Service Agreement, other service or user agreements for online access to Community Bank websites, all updates to these agreements and all disclosures, notices and other communications regarding Online Banking and transactions you make within Online Banking or through other Community Bank websites;

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- Disclosures, agreements, notices and other information related to the opening or initiation of an account, product or service including, but not limited to, account agreements, fee schedules or other disclosures or notices that may be required by applicable federal laws and regulations;
- Periodic, annual, monthly or other statements, disclosures and notices relating to the maintenance or operation of an account, product or service including, but not limited to account information, account activity, account inactivity, payments made or due, or other statements, disclosures or notices that may be required by applicable federal laws and regulations;
- Any notice or disclosure regarding an account, product or service fee, such as a late fee, an overdraft fee, an overlimit fee, a fee for a draft, check or electronic debit returned for any reason, such as insufficient funds fee or a fee as a result of a stop payment order;
- Any notice of the addition of new terms and conditions or the deletion or amendment of existing terms and conditions applicable to accounts, products or services you obtain from us;
- Our Privacy Policy and other privacy statements or notices (by posting such notices on our website);
- Certain tax statements or notices that we are legally required to provide to you, such as the annual IRS interest statements; and
- Certain information or forms that we request from you and ask you to submit electronically, such as signature cards, W—9s, or other agreements.

(3) Setting Your Electronic Communications Preferences

After you consent to this eCommunications Disclosure, you will still be able to set your preferences to receive certain Communications in (1) both electronic and paper format; (2) electronic format only; or (3) paper format only. Setting your Communications preferences may not be available for all products, accounts or services. For more information on the availability of your electronic communications preference management options, please refer to the appropriate electronic communications preference page on the website where you access your Communications. If you decide to receive some Communications in paper and some electronically, the Communications that you receive electronically will be governed by this eCommunications Disclosure.

(4) Hardware and Software Requirements

While you may be able to access and retain the Communications using other hardware and software, your personal computer needs to support the following requirements:

For Online Banking:

- An operating system, such as:
 - Windows NT, 2000, ME, XP, Vista, or Win 7; or
 - Macintosh OS 10.x

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- Access to the Internet and an Internet browser which supports HTML 4.0 and 128bit SSL encryption and Javascript, such as:
 - For PC using Windows NT, 2000, ME, XP, Vista, or Win 7
 - Microsoft Internet Explorer 7.0 and higher
 - Firefox 3 and higher
 - Chrome 3.0 and higher
 - For Macintosh using OS 10.x
 - Safari 3.0 and higher
 - Firefox 3 and higher
 - Chrome 4.0 and higher

For Community Bank public website:

- You must have access to a personal computer with browser software such as Microsoft Internet Explorer; Adobe Acrobat Reader; and Internet access (at your cost).
- Browser and reader versions necessary to view the Community Bank website are as follows:
 - Microsoft Internet Explorer version 9.0 and later
 - Firefox version 3.5 and later
 - Safari version 3.2 and later

Most Communications provided within Online Banking, or at other Community Bank websites are provided either in HTML and/or PDF format. For Communications provided in PDF format, Adobe Acrobat Reader 6.0 or later versions is required — A free copy of Adobe Acrobat Reader may be obtained from the Adobe website at get.adobe.com/reader/.

In certain circumstances, some Communications may be provided by e—mail. You are responsible for providing us with a valid e—mail address to accept delivery of Communications.

To print or download Communications you must have a printer connected to your computer or sufficient hard—drive space (approximately 1 MB) to store the Communications.

(5) How to Withdraw Your Consent to this eCommunications Disclosure

Subject to applicable law, you may withdraw your consent to this eCommunications Disclosure by calling the appropriate toll—free customer service phone numbers. For Online Banking the customer service phone numbers are available through the Contact Us Page. You will not be charged a fee for withdrawal of your consent.

For Online Banking, if you withdraw your consent, we may stop providing you with Communications electronically and we may terminate your Online Banking access. Your withdrawal of consent is effective only after you have communicated your withdrawal to Community Bank by calling the appropriate customer service phone numbers and Community Bank has had a reasonable period of time to act upon your withdrawal. Your consent shall remain in force until withdrawn in the manner provided in this section.

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Remember that you can always set your Communications preferences as described in Section 3 above without withdrawing your consent to this eCommunications Disclosure.

Consent Coverage; Certain Notices From You Are Not Covered. Applicable law or contracts sometimes require you to give us "written" notices. You must still provide these notices to us on paper. Your consent here does not relate to those notices.

(6) Obtaining Copies of Electronic Communications.

You may print or make a copy of Communications by using the "Print" button (or otherwise using your printing functionality) or saving a copy — do this when you first review the Communications because after submission we do not necessarily keep them all in a place that you can access. Upon request, we will provide you with a paper copy of any Communications provided electronically by Community Bank to you pursuant to this eCommunications Disclosure, provided we receive your request within 12 months after the date the Communication was first made available to you electronically. You may request a paper copy of these Communications by calling us at the appropriate toll—free customer service phone number for your account, product or service. Please refer to the Customer Hotline link or the “Contact Us” link within the Community Bank public website or Online Banking to find the appropriate customer service phone number. In Online Banking, you may also access certain documents through the Service Center link.

Be sure to specify your account, service or product identification number, as applicable, the specific Communication for which you are requesting a paper copy, and the address to which it should be mailed. We may charge fees for paper copies of the Communications.

(7) Updating Your Contact Information

In the event that your e—mail address or other contact information is changed, you must notify Community Bank of such changes immediately through one of the following methods:

- For Online Banking, access the Service Center option and select “Services”, then “Change Address, Email, Phone Numbers or DEROS date” to update your contact information; or
- Call the appropriate toll—free customer service phone number and communicate the contact information changes.

(8) Retain Copies for Your Records

We recommend that you print or download a copy of this eCommunications Disclosure, the Service Agreement and all other Communications to retain for your permanent records; if you have not already placed a copy of our Privacy Policy in your records, you can obtain another copy. If you are initiating the Online Banking enrollment process at a banking center, the banking center associate can provide you with paper copies.