

Century Trust and Asset Management Electronic Document Delivery

Customer Name: _____

Account Number(s) _____

Please take a moment to review the terms of this agreement so that you understand both the benefits and limitations of Century Trust and Asset Management's Electronic Document Delivery.

Electronic Document Delivery Agreement

To activate Century Trust and Asset Management (Century Trust) Electronic Document Delivery, you must agree to the following terms and conditions:

1. **SCOPE AND ACCEPTANCE OF TERMS.** When you sign below, you are consenting to the electronic delivery of selected account statements. Your preference to access your statements electronically will remain in effect until amended by you pursuant to Section 7 or until this Agreement is canceled pursuant to Section 5. In the event of equipment failure and you are unable to retrieve your statement, you may obtain a copy of any statement on paper by telephoning Century Trust at 505-995-1263 or by sending a written request to: Century Trust and Asset Management, Attn: Alan Snow, P.O. Box 1507, Santa Fe, NM, 87504-1507. No fee will be imposed to receive a paper copy of any document delivered electronically.
2. **NOTICE AND PLACE OF DELIVERY.** Century Trust will deliver documents to your current Internet access account through TrustReporter. You can retrieve your statements after logging in.
3. **INITIAL PASSWORD.** Upon receipt of this form, a Century Trust Representative will call you to provide you with a temporary Password for accessing your account information online. The first time you log in, you will be prompted to change your password.
4. **YOUR RESPONSIBILITIES.**
 - (a) **Equipment/Access requirements:** In order to use the Century Trust's Electronic Document Delivery system, you must obtain access to the world-wide web. Additionally, you must have a computer with a web browser, modem, telephone link or other access device, and a printer. This equipment must meet the following minimum software/hardware/system requirements (or the equivalent or enhanced/upgraded versions thereof):
 - an active email account. Immediately notify us of any change in your email address.
 - a PC or Mac with access to the Internet
 - Microsoft Internet Explorer 4.0 or higher or Netscape Communicator or Navigator 4.06 or higher with 128-bit encryption (free software you can download)
 - Adobe Acrobat Reader (tm) 3.0 or higher (free software you can download)

You are solely responsible for the cost and maintenance of such equipment. You represent and warrant that you have the equipment and access capabilities to receive documents electronically.

- (b) Protect your Log On ID and Password. You are responsible for the use, protection and confidentiality of your log on ID and password, as well as account numbers, account information, and email address information. Please notify the bank immediately if you become aware of the theft, loss or unauthorized use of your personal information.
 - (c) Open and read your documents. You are responsible for accessing, opening and reading your Documents. Documents contain important and legally binding notices, information and conditions. Documents delivered pursuant to this Agreement will constitute your only notice of matters contained in the Documents. You are responsible for promptly notifying Century Bank if any Documents you receive are not accessible or are incomplete or unreadable.
5. CANCELLATION RIGHTS. You may cancel this agreement at any time by (A) Providing thirty (30) days written notice by postal delivery addressed to: Century Trust, Attn: Alan Snow, P.O. Box 1507, Santa Fe, NM 87504-1507 or (B) by calling the Century Trust at 505-995-1263. You may cancel this agreement if there is any change in the hardware or software required to access, download or retain documents or to otherwise use Electronic Delivery. Century Trust will not impose any fees for cancellation. Cancellation is effective 30 days after Century Trust's receipt of your written notice of cancellation by postal delivery or 5 days if done by phone. Cancellation shall not affect the legal effectiveness, validity or enforceability of documents provided to you prior to the effective date of cancellation.
6. OTHER CANCELLATION RIGHTS. Century Trust may also cancel this Agreement and your access to Electronic Document Delivery for any reason. If the Bank cancels this Agreement, notice of cancellation will be provided to you by postal delivery or as otherwise allowed or required by law. The provisions of Sections 7, 8, 9, 10, and 11 will survive cancellation of this Agreement.
7. AMENDMENT OF AGREEMENT.
- (a) Changes by Century Trust. Century Trust reserves the right, at any time, to amend the terms of this Agreement or any portion of the Electronic Delivery Agreement. Century Trust will notify you of any amendments to this Agreement (including any changes in the hardware or software required to access and retain documents) by providing notice to you at your email address or by postal delivery or as otherwise allowed or required by law.
 - (b) Deemed Acceptance. You will be deemed to have accepted any amendment to this agreement made by Century Trust unless you cancel this Agreement pursuant to Section 4 within 30 calendar days from the date of delivery of the amendment to you.
8. NO WARRANTIES/LIMITATIONS OF LIABILITY. Century Trust cannot foresee or anticipate technical or other difficulties. Therefore, Century Trust makes no warranty that Electronic Document Delivery will be uninterrupted or error free. Century Trust is not liable for any loss or damage arising from (A) Your failure to comply with the provisions of Section 4, (B) Interruption in Electronic Document Delivery due to problems with your equipment or errors/delays in communication and transmission lines, or (C) Any occurrence beyond Century Trust's reasonable control.

9. DISPUTE RESOLUTION. If any controversy or claim related to this Agreement or the delivery of electronic disclosures should arise, the parties will submit the dispute to non-binding mediation. If complete agreement cannot be reached, any remaining issues will be resolved by binding arbitration under the Federal Arbitration Act. The parties will conduct the mediation and, if necessary the arbitration under the then current rules of the American Arbitration Association. The parties will pay their own costs (including attorney's fees) associated with the mediation and arbitration.
10. MISCELLANEOUS. This Agreement constitutes the entire agreement of the parties with respect to the subject matter hereof. This Agreement will be governed by and construed in accordance with the Electronic Signatures in Global and National Commerce Act. If any provision of this Agreement is found by a court of competent jurisdiction to be invalid or unenforceable the parties agree that the court should endeavor to give effect to the parties intentions as reflected in this Agreement, and the other provisions of this Agreement shall remain in full force and effect. Any delay or omission by Century Trust to exercise any rights under this Agreement shall not be construed to be a waiver thereof. You may not assign this Agreement or any of the rights hereunder without Century Bank's prior consent.
11. AGREEMENT. By signing below, you acknowledge that you have read, understood and agree to the terms and conditions set forth in this Agreement.

Email Statement Address:

Name _____

Email Address _____

Customer Authorization Signature: _____

Date: _____ Phone Number: _____



Internet Access Agreement

Name _____

Authorized Signer _____ SSN or EIN _____

Address _____

Phone Number _____

Email Address _____

Authorization to enroll another person to access the following account(s):

I authorize Century Trust to set up Internet Access for the following individual. I acknowledge that I have read the Terms of Service that governs the use of this site. I further acknowledge that I will assume full responsibility for this person for maintaining the confidentiality of the user ID, password and account information as outlined in the Terms of Service. I will notify Century Trust if an individual's access should be removed.

Name _____

Email

SSN _____

Address: _____

Account #

Account Name

1) _____

2) _____

3) _____

4) _____

5) _____

I have read, understand and agree to the Terms of Service that governs the use of this site.

Authorized Signature

Date

User Signature

Date