



ELECTRONIC STATEMENTS & DISCLOSURES NOTICE

If you enroll an account in electronic statements and disclosures (E-Statements), it applies to all required disclosures for the enrolled account only. Your enrollment is effective until withdrawn by you. All electronic disclosures are effective when Orion makes them available to you, whether or not you retrieve them, and whether or not you later withdraw consent unless otherwise noted. If you enroll, you will not receive paper copies of required disclosures unless you request a specific copy or withdraw your consent generally, as described below.

Here are some examples of the types of disclosures you will receive electronically:

- Account opening documents
- Statements
- Loan documents
- Year-end tax information
- Changes in terms to your account
- Annual notices concerning privacy and error resolution
- Certificate maturity notices
- Notices related to disputes under the Electronic Fund Transfer Act or Truth in Lending Act
- Any other disclosures we are required to provide

Enrollment in eStatements

To enroll an account in eStatements, you must log into Online Banking, go to the eStatements tab, and give us your consent. Enrollment must be completed under the primary owner's login. If you have other accounts that are linked to a particular login, the linked accounts will not be enrolled; you must enroll separately for each account in which you are the primary owner. If you have previously given us your consent for eStatements, this notice is an update to the terms of that service. Accepting the terms of Online Banking and Bill Payment does not on its own enroll you in eStatements, through Online Banking enrollment is required for eStatement enrollment.

Availability of Paper Copies

Even if you are enrolled in eStatements, you may receive paper copies of anything sent electronically by visiting a branch or calling us. There may be a fee for this service. Ask an Orion employee for the cost, since it varies by the document requested.

Withdrawal of Consent

You may withdraw your consent for eStatements only at any time at least 48 hours AFTER you enroll in eStatements. (This delay is necessary to allow the enrollment to finish processing before the unenrollment is processed.) There may be a periodic or per-use fee to receive statements or disclosures in paper form. Note that these fees will apply whether or not you were previously enrolled in eStatements, so this is not a penalty for withdrawing consent.

[Click here for the most up-to-date fee schedule.](#)

To withdraw consent: Tell an Orion employee that you would like to un-enroll from eStatements.

System Requirements

In addition to the system requirements for Online Banking, you must have an email address and you must verify that you can read PDF files on your computer. If you need a PDF reader, Adobe Reader can be downloaded for free at adobe.com.