

CONSENT TO ELECTRONIC DELIVERY

General

This Consent to Electronic Delivery (this ‘Consent’) applies to all required disclosures and agreements regarding this account with AmTrust Direct, a service provided by New York Community Bank (the ‘Bank’ or ‘New York Community Bank’), and is effective until withdrawn by you. Your agreement to accept disclosures, agreements and other documents (‘Account Documents’) electronically means that once the Bank presents Account Documents to you in electronic form, and you click to accept them, your accounts will be governed by them.

In addition, by agreeing to accept Account Documents and/or Form 1099-INT electronically, you also agree that:

- (a) Your computer system meets the hardware and software requirements stated below; and
- (b) You will promptly notify the Bank of any change in your e-mail address by either calling the Bank at: 888-228-8146, or writing to:

AmTrust Direct, a service provided by New York Community Bank
Bank by Net Services
1801 East Ninth Street
Cleveland, Ohio 44111

To notify the Bank of any change in your U.S. mail address, you must do so in writing to the above address.

Opening an Account Online

In order to open an account online, you must accept electronic delivery of the Account Agreement and the other Account Documents; all future changes to those documents will be delivered to you and entered into electronically, except as noted below. Account Documents include: (1) Account Agreement and other Bank Documents, (2) preauthorized electronic funds transfer authorizations and confirmations, (3) notices about the maturity and renewal of your time deposit account, (4) account statements, (5) change-in-terms information for your account, (6) any other disclosures that we are required to provide, (7) annual and other notices re: electronic funds transfers and the Bank’s Privacy Policy, and (8) notices related to any dispute you might raise under the Electronic Funds Transfer Act. Even if you agree to accept electronic delivery of the documents described above, the Bank reserves the right to send you any documents described above in paper form (if, for example, the Bank has unexpected technical difficulties producing or sending electronic documents).

Electronic Form 1099-INT

You may elect to receive your year end tax information (IRS Form 1099-INT) electronically. In order to receive the Form 1099-INT electronically, you must consent to the electronic delivery by clicking the applicable button. Your consent to receive Form 1099-INT electronically will be effective so long as you have a deposit account with the Bank, unless you choose to withdraw your consent by contacting the Bank as provided below (see ‘Withdrawal of Consent’). The Bank will confirm the withdrawal of consent in writing (either electronically or paper copy), including the effective date for the consent withdrawal. This withdrawal ensures the future delivery of Form 1099-INT will be paper documents but does not apply to the Form that has already been consented to and provided electronically. All customers who do not specifically consent to the electronic delivery of the Form 1099-INT by clicking the applicable button will continue to receive paper copies of Form 1009-INT. The electronic Form 1099-INT will be available until replaced by the following year’s form.

Paper Copies

You may ask for paper copies of the Account Documents and/or Form 1099-INT, by contacting the Bank as provided above, while your consent for electronic delivery is in effect, or after you withdraw your consent. The Bank may charge you a fee of \$1.00 per page for sending you non-electronic (paper) versions of Account Documents that have been provided to you in electronic form; there will be no fee for paper copies of Form 1099-INT. Requesting a paper copy of Form 1099-INT or of any Account Document will not withdraw your consent for electronic delivery. (See ‘Withdrawal of Consent’ below. See also ‘Electronic Form 1099-INT’ above.) You must formally withdraw consent to begin receiving a paper copy of Form 1099-INT for the following year.

Withdrawal of Consent

You may withdraw your consent for receiving Account Documents electronically; this will not affect the legal effectiveness, validity, or enforceability of Account Documents that you accepted electronically prior to your withdrawal. You may also withdraw your consent for the electronic delivery of Form 1099-INT or any other documents for which you give a separate consent for electronic delivery; this will not affect your electronic receipt of other Account Documents. If you withdraw your consent for electronic delivery of Account Documents for any reason (including changes in computer hardware or software required), the Bank will discontinue your electronic account services. To withdraw your consent for Account Documents or Form 1099-INT, you can (1) email to amtrustdirect@amtrust.com, or (2) call the Bank at: 888-228-8146, or (3) write to: AmTrust Direct, a service provided by New York Community Bank, Bank by Net Services, 1801 East Ninth Street, Cleveland, Ohio 44111. The Bank may take up to 3 business days to process your request.

If you withdraw your consent for electronic delivery of Account Documents or fail to give the Bank an updated or corrected e-mail address, the Bank may also close any online account and transfer the funds in any such account to another similar type of deposit account that the Bank offers at that time through its usual retail branch channels. The Bank may use its discretion in deciding what type of account is similar to your online account. This replacement account may pay a lower rate of interest, have a lower Annual Percentage Yield and/or have a different maturity date (if applicable). In addition, if your account is a time deposit account, an early withdrawal penalty may apply if the account is closed before its maturity date.

System Requirements

To access and retain the Account Documents, you must have and be able to operate one of the following Internet browsers: Microsoft® Internet Explorer® (version 5.5 or higher), and Adobe® Acrobat® Reader (version 5.0 or higher), and either a printer or a computer with sufficient electronic space to print or store the Account Documents and this Consent.

Agreement

Your electronic consent to the terms and conditions in this Consent is legally binding. Any transactions made to this account, whether by you or someone else, or electronic disclosures concerning it, are governed by this Consent.