

## PAPERLESS STATEMENT E-SIGN AGREEMENT

This Paperless Statement E-Sign Disclosure ("Disclosure") applies to each account you have with us for which you have selected "Online Only" on the Account Selection page ("Accounts").

The words "we," "us," and "our" refer to the entity with whom you have your Account, and the words "you" and "your" mean you, the individual(s) or entity identified on the Account(s) listed on the Account Selection page. As used in this Disclosure, "Communication" means any Account periodic statement, or associated authorization, agreement, disclosure, notice, or other information related to your Account's periodic statement, including but not limited to information that we are required by law to provide to you in writing.

**1. Scope of Communications to Be Provided in Electronic Form.** When you select "Online Only" with respect to an Account, you agree that we may provide you with any Communications in electronic format, and that we may discontinue sending paper Communications to you, unless and until you withdraw your consent as described below. Your consent to receive electronic communications and transactions includes, but is not limited to:

- All legal and regulatory disclosures and communications associated with your Account
- Periodic disclosures or monthly billing statements for your Account(s)
- Notices or disclosures about a change in the terms of your Account or associated payment feature
- Privacy policies and notices

**2. Method of Providing Communications to You in Electronic Form.** All Communications that we provide to you in electronic form will be provided either (1) via e-mail, (2) by access to the company's web site that we will designate in an e-mail notice we send to you at the time the information is available, or (3) to the extent permissible by law, by access to a website that we may designate in advance for such purpose.

**3. How to Withdraw Consent.** You may withdraw your consent to receive communications in electronic form for any of your Accounts by changing your preferences on the Account page.. We will not impose a fee to process the withdrawal of your consent to receive electronic Communications. Any withdrawal of your consent to receive electronic communications will be effective only after we have a reasonable period of time to process your withdrawal.

**4. How to Update Your Records.** It is your responsibility to provide us with true, accurate and complete e-mail address, contact, and other information related to this Disclosure and your Account(s), and to maintain and update promptly any changes in this information. You can update information (such as your e-mail address) at our website, [www.amtrealty.com](http://www.amtrealty.com) or by contacting us at the company's phone number at (877) 641-5900.

**5. Hardware and Software Requirements.** In order to access, view, and retain electronic Communications that we make available to you, you must have:

- an Internet browser that supports 128 bit encryption;
- sufficient electronic storage capacity on your computer's hard drive or other data storage unit;
- Adobe(R) Acrobat(R) Reader(R) 4.0 or higher (excluding 6.0);
- an e-mail account with an Internet service provider and e-mail software in order to participate in our electronic communications programs;
- a personal computer (for PC's: Pentium 120 MHz or higher; for Macintosh, Power Mac 9500, Power PC 604 processor 120-MHz Base or higher), operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying, and either printing or storing Communications received from us in electronic form via a plain text-formatted e-mail or by access to our web site using one of the browsers specified above.

**6. Requesting Paper Copies.** We will not send you a paper copy of any Communication, unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic Communication by printing it yourself or by requesting that we mail you a paper copy, provided that such request is made within a reasonable time after we first provided the electronic Communication to you. To request a paper copy, contact us by telephone at the company's phone number at (877) 641-5900 or log in to [www.amtrealtyny.com](http://www.amtrealtyny.com) and change your preference.

**7. Communications in Writing.** All Communications in either electronic or paper format from us to you will be considered "in writing." You should print or download for your records, a copy of your Paperless Statements, this Disclosure, your initial authorization to receive Paperless Statements and any changes to that authorization, and any other Communication that is important to you.

**8. Federal Law.** You acknowledge and agree that your consent to electronic Communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

**9. Termination/Changes.** We reserve the right, at our sole discretion, to discontinue the provision of your electronic Communications, or to terminate or change the terms and conditions on which we provide electronic Communications. We will provide you with notice of any such termination or change as required by law.