



**DUNHAM
TRUST COMPANY**

BUILDING RELATIONSHIPS THAT LAST GENERATIONS

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Dunham Trust Company eStatement Policy (With Opt-Out Form)

Effective July 1, 2016, your statements will be sent out electronically through email.

In an effort to ensure member privacy and security and to improve efficiencies, Dunham Trust Company is implementing a safer, more convenient way to receive your statements. Effective July 1, 2016 we will be switching to **eStatements**. Your statement will be available online through Dunham Trust Company's online secure account system.

HOW DO eSTATEMENTS WORK?

FAST. You will receive an email when your statement is available. All you have to do is login to www.dunham.com to view your eStatements.

FREE. Yes, eStatements are provided to you free of charge!

SAFE. eStatements are password protected and encrypted through our secure online system at www.dunham.com. No more cluttered mailbox and delays in delivery. Paper mail is one of the most common avenues for identity theft. Your trust and investment accounts provide details that potential thieves are looking for.

EASY. eStatements are in PDF format. You also have access to your statements and other documents online (Adobe Acrobat Reader software is needed to read your statements – it can be downloaded at no charge).

CONVENIENT. eStatements ensure delivery of your account statements and accessibility to them 24 hours a day 7 days a week.

Can I Still Receive Paper Statements?

Yes, See Back of Announcement

Opt-Out Option

If you wish to "Opt-Out" of eStatements and continue receiving paper statements in the mail please complete this form and fax it to 775-826-7904 or email it to DTC-Ops@dunham.com. You can also mail it to our headquarters at:

Dunham Trust Company
241 Ridge Street Suite 100
Reno, Nevada 89501

(Please allow Opt-Out Requests 30 days to process)

By signing below, I, _____ choose to OPT-OUT of receiving electronic statements (eStatements) on my Dunham Trust Accounts. I understand the security features and the benefits tied to eStatements; however, I wish to receive paper statements.

Signature: _____

Date: _____

Telephone Number for Verification: _____

DUNHAM TRUST COMPANY USE ONLY:

Opt-Out of eStatements

Employee Initials: _____ Date: _____