

## **Electronic Statement Disclosure & Agreement**

### Online Version

By accepting the terms of this agreement, you hereby authorize Community State Bank (CSB) to provide periodic financial/account statements to you electronically. Your authorization means that you consent and agree to the following:

- You will provide CSB with an email address that will be used to send you all electronic statement notifications. You will let CSB know immediately if this email address changes. You agree to release CSB from any liability if the information is intercepted or viewed by an unauthorized party at the email address selected by you.
- Upon receipt of your consent and using the email address you provide, we will send you notification of the availability of your periodic account statement each statement period (statement cycle) and you will be required to access the CSB internet banking website in order to view your statement(s). You understand that all accounts for which you are an owner will now be available online even if you have not formally signed all of those accounts up for online viewing. You will continue to receive paper statements for those accounts as well.
- You will be required to enter your Internet Banking login ID and password/pin to view the electronic statement(s) and images. It is your sole responsibility to protect your logon and password/pin from unauthorized persons. CSB reserves the right to discontinue your access to this service if it feels the integrity of your password has been compromised.
- Your consent to receive electronic statements shall remain in effect until revoked by you. If you elect to revoke your consent to receive electronic statements you may do so by calling 309-932-8181 or visiting your local CSB office. If the revocation of your consent is received less than ten (10) days before the end of your normal statement cycle, the revocation may not take effect until the following statement cycle.
- You will no longer receive a paper statement (or consolidated statement) from CSB. You may receive a paper copy of your statement from the bank by contacting or visiting any of our offices or calling 309-932-8181. A fee of \$5.00 for this service may be charged at the bank's discretion.
- In addition to receiving electronic statements in lieu of paper statements, you agree that the bank may also provide the following disclosures to you in electronic format:
  - \*Annual Privacy Notice
  - \*Regulation E Error Resolution Notice
  - \*Changes in account terms and fees
- If there is more than one signer/owner on your account, the authorization of just one signer/owner is sufficient for the discontinuance of paper statements and commencement of electronic statement delivery.
- The bank may terminate this program and/or your ability to receive electronic statements at any time. In this event, you would begin to receive paper statements again at no additional cost.

#### **System Requirements**

In order to receive electronic statements, you must have a computer with an internet connection and the following:

- 128 bit encrypted browser. Browsers supported include Microsoft Internet Explorer, Mozilla Firefox, Netscape, Apple Safari, and AOL.
- Adobe Acrobat Reader - This can be downloaded for free from [www.adobe.com](http://www.adobe.com)

CSB will notify you of any change to software or hardware requirements needed to access the system by sending notification to the email address we have on record for your account. This information will also be available at our website located at [www.commstatebank.com](http://www.commstatebank.com)

#### **System Access**

Access to this service may be unavailable at times due to scheduled or unscheduled maintenance or system outage. CSB will make every reasonable effort to ensure optimum availability of this system. However,

CSB is in no way liable for the unavailability of the system or any damage that may result from system unavailability. CSB disclaims any and all liability that relates to the improper use of this system. We are not responsible for any damage that may occur to your personal computer from the use of this service or the data transmitted through the account access link.

**Regulation E Required Disclosure**

Please review your statement in a timely manner upon receipt. In case of errors or questions about your electronic statement(s), notify in writing at P.O. Box 78; Galva, IL 61434; by telephone at (309)932-8181 as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- (1) Tell us your name and account number affected.
- (2) Describe the error or the transaction you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or questions in writing within 10 business days.

We will tell you the results of our investigation within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or questions. If we decide to do this, we will recredit your account within 10 business days for the amount you think is in error so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not recredit your account.

If we decide that there was no error, we will send you a written explanation within 3 business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

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Email Address

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Phone Number

\_\_\_\_\_  
Account Number(s)

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Printed Name

<b>For CSB Use Only</b>
Employee Receiving Request: _____
Employee Entering Request: _____