

## **Electronic Statement(s)/Notice(s) Delivery Terms and Conditions**

This agreement is made between you and Farmers Trust and Savings Bank and provides your request and consent to receive statements and notices for your demand deposit account(s) by electronic delivery. These electronic statements and notices are called "eDocs" or "E-Statements".

By enrolling for E-Statements, you are electing to receive your statement by email. Once enrolled, you will receive your next statement by U.S. mail AND by email; and from then on, you will only receive your statement by e-mail. Although you are opting out from receiving your statement(s)/notice(s) by U.S. mail, you have the option to receive a paper statement or a copy of this disclosure in paper form, at any time, by request. You can contact us by mail at 125 W 4th Street, PO Box 7980, Spencer, IA 51301; or by phone at 712-262-3340 or 800-249-3340.

There are currently no service charge fees for the use of E-Statements. However, you agree that Farmers Trust and Savings Bank has the right to institute or change the fees for E-Statements upon ten days prior written notice to you. In addition, Farmers Trust and Savings Bank has the right to amend these terms and conditions from time to time providing you with written notice of the amended terms and conditions.

You agree to waive and release any claims against Farmers Trust and Savings Bank arising out of or that may in any way be related to the use of E-Statements, except for those claims resulting solely from the negligent acts or omissions of Farmers Trust and Savings Bank. You agree that you are solely responsible for any loss due to use of E-Statements by you, any authorized user, or any unauthorized user or recipient who gains access to E-Statements through your computer or information obtained directly or indirectly from you.

You must be a NetTeller customer to enroll for E-Statements and have at least one Farmers Trust and Savings Bank demand deposit account. Adobe Acrobat Reader® version 6.0 or higher is required to open and view your statement(s)/notice(s)\*. To download the latest version of Adobe Acrobat Reader®, [click here](#). We also recommend that you use the latest browser version available that supports 128 bit SSL Encryption.

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You will need email access with at least 1MB of free space to receive your statement(s)/notice(s). Your statement(s)/notice(s) will be sent to the email address that's on file with Farmers Trust and Savings Bank NetTeller. It is your responsibility to keep your email address updated on NetTeller. You have the option to have your statement(s)/notice(s) emailed to three additional recipients. It is your responsibility to maintain the ID, PIN, and email addresses for these additional recipients.

With E-Statements, you receive next day delivery of your statement(s)/notice(s). The delivery

method used is a 'Push' method meaning your statement(s)/notice(s) are emailed to you as a secure .pdf (Portable Document Format) attachment.

Statement(s)/notice(s) are sent as a "shell" .pdf without customer data. Once the user logs into E-Statements, the ID and PIN are authenticated and the data fills the PDF document. The data included in the statement(s)/notice(s) is streamed via a secure 128-bit SSL encryption.

Your NetTeller Online ID and PIN are your keys to E-Statements. It takes both identification keys to gain access. No one representing Farmers Trust and Savings Bank will ask for your PIN. You should never give your PIN to anyone who asks for it in an email or by phone or anyone else who you do not want to have access to your account.

Statement(s)/Notice(s) can be printed or saved to a file on your computer for easy storage. The past two months' statement(s)/notice(s) will be available on NetTeller for your convenience.

You have the option to receive check images with your electronic statement.

Should you decide to stop receiving your statements electronically, you do not need to notify the bank. Simply log into NetTeller, click on the E-Statements link and de-select your accounts. E-Statements will stop immediately, and your next statement will be in paper form.