

St. Ansgar State Bank

Electronic Account Statement (eStatement) Agreement

This Agreement explains the terms and conditions governing the St. Ansgar State Bank Electronic Statements. By using the Service, you agree to the following terms and conditions. This Agreement will be governed by and interpreted in accordance with Federal laws and regulations, or to the extent there is no applicable Federal law or regulation, by the laws of the State of Iowa. By accepting below or otherwise using the Service, you agree to use the Service only for bona fide and lawful purpose permitted under this Agreement. This agreement applies only to the accounts listed below.

Terms and Conditions:

Upon enrollment and approval, periodic account statements will be provided electronically. You may request paper copies by sending your request to the St. Ansgar State Bank, PO Box 219, St. Ansgar, Iowa 50472, or by a written request using the internet banking secure message.

You will be notified by email that your eStatement is available online. You must login to your internet banking account to view the eStatement.

You agree to keep us informed of any change in your email address by advising us in writing at the address provided above or by an internet banking secure message.

You may withdraw your consent for eStatements by sending written notice to the address provided above or by an internet banking secure message. Upon withdrawal the account statements will be sent in paper form to your address of record. Following termination of the eStatements by either party, a new enrollment agreement will be required to reinstate this service.

You further agree to indemnify and hold us harmless from and against any and all loss, cost, damage, liability, or exposure (including reasonable attorney's fees) that we or you may suffer or incur as a result of the unlawful use, unauthorized use or misuse by any person of any such e-mail or electronic delivery of statement. You shall bear the entire risk for unauthorized use thereof whether or not you are negligent.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ACCOUNT STATEMENT:

If you think your statement is wrong, or if you need more information about a transaction on your statement, write us on a separate sheet at the address shown on the face of the statement 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. You can telephone us but doing so will not preserve your rights. In your letter, give us the following information: 1. Your name and account number. 2. The dollar amount of the suspected error. 3. Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you question.

IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFER ITEMS:

If you need more information about an electronic transfer appearing on the statement, or if you think your statement is wrong, please telephone or write us as soon as possible at the phone number or address designated on the front of the statement. 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. 2. Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information. 3. Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.