

E- Statement Services Agreement and Consent Disclosure

This E-Statement Services Agreement and Consent Disclosure (“Agreement”) is entered into between Iowa State Savings Bank (“Bank”) and the undersigned customer of the Bank. This Agreement discloses and collects consent on how you can use your online banking service to enroll in E-Statements. The Online Banking Services Agreement and Disclosure is still in effect during your use of E-Statements.

Scope

This Agreement and Consent Disclosure governs your Receipt of Bank Statements via Electronic Delivery, also called (“E-Statements”). The terms and conditions set forth herein are in addition to, and do not cancel or supersede, any other agreements or signature cards governing your accounts or business relationships with the Bank. This consent disclosure can also be provided to you in paper form upon request.

By consenting to this E-Statement Services Agreement, you are electing to receive your regular statements electronically using our Online Banking Services. You elect the account(s) you wish to receive this service in your online banking account. This service will be continuous until you or the Bank terminate the service. By consenting to use E-Statements, you will not receive paper statements in the regular mail.

You have the right at any time to terminate your receipt of E-Statements. If you choose to withdraw from the receipt of E-Statements, your account will receive paper monthly statements at the current mailing address we have on file. Your account may be charged a fee for mailing a paper monthly statement.

If you want to terminate your receipt of E-Statements, please call Customer Service at 641-782-1000 or 1-888-508-0142, 8:00 am to 4:00 pm Central Time, Monday through Friday. You can also request to terminate receipt of E-Statements in writing by sending us the following:

Name
Address
Account Number(s) Effected
Phone Number
Statement of request to terminate
Signature

Please address written terminations to Customer Service, Iowa State Savings Bank, 401 W. Adams Street, Creston, IA 50801

We will send a written termination confirmation to your current mailing address on file within five (5) business days of receipt of your order to cancel. We reserve the right to terminate E-Statements service, in whole or in part, at any time with or without cause and without prior written notice. Upon termination, we reserve the right to not send E-Statements from your account(s) pursuant this Agreement. We also reserve the right to

temporarily suspend this service in situations deemed appropriate by us, in our sole and absolute discretion, including when we believe a breach of the system security may have occurred or is being attempted.

You can request a paper copy of your E-Statement at any time. Please contact Customer Service at 641-782-1000 or 1-888-508-0142. You will be asked to provide the necessary information to send a paper copy to you. We will send your requested paper copy to you within five (5) business days of receipt of your request. You will be charged a fee of \$1.00 to receive a paper copy of an E-Statement.

Computer System Requirements

You are solely responsible for the equipment you use to access this service. In order to use the E-Statement service, you must have your own Internet Service and the necessary computer equipment.

Internet Explorer 7.0 or 8.0 Higher, Firefox 2.0 or higher, Google Chrome, Opera 8.0 or higher. Adobe Reader 7.0 or Higher. Your computer system will need to have at minimum 512 MB of RAM and 20MB of hard drive space for continued access or retention of E-Statements. You must also have a valid Iowa State Savings Bank Online Banking Account.

Iowa State Savings Bank is not responsible for errors or delays or your inability to access this service caused by your equipment. We are not responsible under any circumstances for any damages to your equipment or the data resident thereon.

Governing Law

This Agreement will be governed by, and construed in accordance with, the laws of the State of Iowa and the federal laws of the United States of America. (The law governing any deposit account subject to this Agreement will be that of the State of Iowa.)

You agree that you have reviewed this Agreement, understand the terms and conditions set forth herein, and agree to be bound hereby.

By clicking “**Accept**” on the e-statement enrollment screen, you consent to the electronic delivery of your periodic statement (including any change in terms) which are included with the paper statements and acknowledge that you have the necessary software to view and save PDF Files. Please refer to the Personal Online Banking Terms and Conditions for additional information.

Confirmation code: 5582