



Electronic Account Statement, Check Image, Notices and Disclosures Delivery Enrollment and Consent Agreement

The County Bank Electronic Account Statement, Check Image, Notices and Disclosures Delivery Enrollment and Consent Agreement ("Agreement") governs use of County Bank's Electronic Account Statement, Check Image, Notices and Disclosures Delivery Service ("Electronic Delivery Service" or "eStatements"). As used in this document the words "you" and "your" refer to County Bank customer(s). The words "we" and "our" refer to County Bank. This Agreement explains the terms and conditions governing County Bank's Electronic Account Statement, Check Image, Notices and Disclosures Delivery Service. By using the Electronic Delivery 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 Electronic Delivery Service, you agree to use the Electronic Delivery Service only for bona fide and lawful purpose permitted under this Agreement.

Important Terms & Conditions which apply to your election to receive electronic records:

- 1. Access Requirement.** Starting on 01/01/2019, County Bank Electronic statements will only be available via their digital banking solution which can be accessed on their website (www.yourcountybank.com) or via their mobile applications on a mobile device. The current delivery of PDF statements to customer email addresses will cease on that date. Customers are required to register and then access the digital banking solution to view their statement(s).
- 2. Scope and Duration.** Upon enrollment, periodic account statements, check images, all available disclosures and notices will be provided electronically via our digital banking solutions. You may request paper copies by sending your request to the address provided below. (A research fee may apply) *
- 3. System Requirements.** To receive Electronic Delivery Services, you must have a working connection to the Internet with the capability to read Portable Document Format (.PDF) files with Adobe Acrobat Reader 5.0 or higher.
- 4. Change of Contact Information.** You agree to keep us informed of any change in your e-mail address or other contact information by advising us in writing at the address provided below. Beginning on 01/01/2019, the bank will send emails to you notifying you that your statement is ready for viewing via our digital banking solutions.
- 5. E-mail Notifications and Delivery Errors.** In lieu of Electronic Statements being delivered via email, starting on 01/01/2019, customers will receive an email notification alerting them that their statement(s) are ready for viewing. Receipt by us of an e-mail delivery error regarding the statement notification could result in the termination of this agreement. Upon receipt of an e-mail delivery error a representative of County Bank will attempt to contact you to confirm your e-mail address. If, after two weeks, we are unable to make contact your statements, notices and disclosures will be mailed to you at the address contained in your record. (A paper statement fee may apply) *
- 6. Release from Agreement.** If we change the minimum hardware or software requirements, and you are unable to receive Electronic Delivery Service, you will be released from this agreement without any penalty or consequence to you.
- 7. Withdrawal of Consent.** Any authorized signer for the account(s) listed on this consent agreement may withdraw at any time the consent for electronic delivery services by sending written notice to the address provided below. A consent withdrawal will not be effective until we receive it and have a reasonable time to act upon it. Upon withdrawal, the documents will be sent in paper form to your address of record. A paper statement fee may apply*.
- 8. Reinstatement after Termination.** Following termination of the Electronic Delivery Service by either party, a new enrollment agreement will be required to reinstate this service.
- 9. Security.** When viewing your statements via our digital banking solutions, you may have the ability to save said statements to your device. You will have the sole responsibility for maintaining security of the statement including but not limited to, maintaining device security software, allowing other users on your personal computer, mobile device or computer network.
- 10. Indemnification.** 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 statements, notices and disclosures. You shall bear entire risk for unauthorized use thereof whether or not you are negligent.
- 11. Changes to this Agreement.** We may change this agreement at any time. For example, we may add, delete or amend terms or services. We will notify you of such changes either by mail or electronic message.

*Please contact the Bank for a current Service Fee Schedule

Checking Account Numbers*

Savings Account Numbers*

BY SIGNING BELOW, YOU ACKNOWLEDGE AND AGREE TO THE TERMS AND CONDITIONS OF THIS ELECTRONIC ACCOUNT STATEMENT, CHECK IMAGE, NOTICES AND DISCLOSURES DELIVERY ENROLLMENT AND CONSENT AGREEMENT.

Customer Signature

Printed Name

Date

E-Mail Address

Customer Signature (if joint account)

Printed Name (if joint account)

Date

E-Mail Address (2nd e-mail optional)

Accepted by: _____
County Bank Employee Name

Date

Contact Us by Mail at:
County Bank
PO Box 207
Sigourney IA 52591

Phone and E-mail Inquiries:
641-622-2525
877-611-2525 (toll free)
Personalbanker@yourcountybank.com

Please mail or hand-deliver this form to the County Bank office nearest you or to the address listed above. An e-mail sent to County Bank is not considered a secure transmission.