



## **Electronic Statement Disclosure**

This disclosure contains important information about our Electronic Statement product, also referred to as E-Statements. You should keep a copy of this disclosure for your records.

At the end of the disclosure, we will ask you to accept periodic deposit account statements in an electronic format rather than a paper format. Before providing your consent, please read and consider the following information. Then, if you agree, you can click the "I Agree" button at the end of this disclosure.

### **E-Statement Delivery**

Additional convenience and security can be achieved by enrolling in our E-Statement product. When you enroll for E-Statements, you can eliminate the delivery of paper statements and the enclosed checks. Paper statements will still be available for a fee. There is no charge for this service!

### **Email Reminders**

If you enroll for E-Statements, we will send you an email alert to the email address you provide when your statement becomes available for viewing online. You can change the notification email address for the statement alert at any time under the Account Services tab in Preferences.

### **Statement Availability**

E-statements are securely available online for 24 months. Check images can also be easily accessed online for 24 months. Both E-Statements and check images may be downloaded or printed for permanent retention.

You may download or print E-Statements or check copies from your computer if you have the hardware and software described below. You can also save copies to your hard drive or other media for viewing and printing at a later time.

If you need help printing or if you need a paper copy, please contact us at 114 W Main St., PO Box 198, Wyoming, IA 52362, or by phone at 563-488-2247, or by email at [support@csbwyoming.com](mailto:support@csbwyoming.com). PLEASE NOTE: Any email communications that you send are not secure. Please do not include any sensitive account information.

### **Enrolling for E-Statements**

To confirm this agreement copy the keycode at the bottom of this document and click 'I Agree' otherwise click 'Cancel'.

### **Canceling E-statements**

To opt out of E-statements you must contact the bank at 563-488-2247. If you opt-out of E-Statements, we will resume delivery of your paper statements by U.S. Mail. If you opt-out of E-Statements, the Minimum Balance Requirements in the Truth in Savings disclosure you received at account opening will apply.

### **Hardware and Software Requirements**

You do not need any special hardware or software to access E-Statements. If you can access the Online Banking Service, you should be able to access your E-Statements. However, prior to enrolling for E-Statements, you should verify that you have the following required hardware and software:

- Internet Access.

- A computer and Internet browser that can support 128-bit encryption.
- *Note:* For security purposes, you should use the most current version of either Microsoft Internet Explorer, Netscape Navigator/Communicator, or AOL's browser. The most current browser versions are typically more secure and will support 128 bit encryption. Browser upgrades are accessible on the Internet banking login page.
- Access to a printer or storage medium such as a hard drive so that you can download and/ or print disclosures and/or statements for your records.
- An external email address.

If you are lacking any of these requirements, please contact us and we will help get you set up.

We may revise hardware and software requirements, and if there is a material chance that the changes may impact your ability to access E-Statements, we will notify you of these changes in advance and provide you an opportunity to change your method of receiving disclosures (e.g. change to paper format vs. an electronic format) without the imposition of any fees.

#### **Email Address Changes**

In order to provide E-Statements, we must maintain current customer email addresses at all times. It is your sole responsibility to provide us with your correct contact information, including your email address. You should notify us of any changes to your personal contact information or you can update your personal information through the Message Center under Bank Services.

#### **Responsibility to View Statements**

If you enroll in e-statements, but do not use the Online Banking Service, the bank may convert you back to paper statements and the Minimum Balance Requirements in the Truth in Savings disclosure you received at account opening will apply.

#### **Proceed with Acceptance of E-Disclosures**

With your acceptance below, you agree to accept periodic deposit account statements in an electronic format. You also agree that you have the necessary equipment for accessing and viewing E-Statements and you agree to notify us if you change your email address or if you no longer want to receive statements electronically.