

## Electronic Statement Disclosures

### 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 sign the form.

- **E-Statement Delivery**

Our Online Banking customers already experience the convenience of viewing periodic account statements online. 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.

Our E-Statement product is easy to use, simply login and navigate to "View statements" under the "All Services and Settings" page within the Online Banking Service.

If you enroll for E-Statements, your periodic account statements will be accessible through our Online Banking Service. 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 email address for the statement alert at any time by accessing "Change Content Information" within the Online Banking service.

The email alert will remind you to login to Online Banking to view your statement. After you login navigate to the "View Statements" page.

- **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 563-488-2247, [support@csbwyoming.com](mailto:support@csbwyoming.com), or 114 W Main St., PO Box 198, Wyoming, IA 52362

PLEASE NOTE: Any email communications that you send are not secure. Please do not include any sensitive account information.

- **Enrolling for E-Statements**

You may enroll for E-Statements as part of the Online Banking enrollment process, or you can “opt-in” at any time by accessing the “View Statements” under the “All Services and Settings” page within the Online Banking Service. You may also enroll by calling us at: 563-488-2247.

You can choose to receive E-Statements for all of your online accounts or just one.

- **Canceling E-statements**

You may opt-out of E-Statements at any time by accessing the “View Statements” under “All Services and Settings” within Online Banking. 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 don't 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're lacking any of these requirements, please contact us and we'll 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 “Change Contact Information” in the Online Banking Service.

- **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, 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.