

Personal Accounts E-Statement Authorization

Client Name: _____

Email Address _____

Address: _____

Day time Phone (_____) _____

City, State, Zip: _____

Account Number _____

Account Number _____

Account Number _____

Account Number _____

Account Number _____

You must be an owner/signer on all accounts you wish to access electronically. Attach a separate sheet, listing any additional accounts for E-Statements. Accounts may be checking and/or savings. Existing combined statements will be viewable the same as your paper statement. Be sure to sign both documents.

E-Statements Requirements:

- ⇒ Adobe Acrobat 5.0 or higher and e-mail with capability to open Portable Document Format (PDF).
- ⇒ Microsoft Windows 98 or newer
- ⇒ The web browsers within which Adobe PDF files may be viewed are: Internet Explorer 5.0 or higher, Netscape Navigator 4.5 to 4.77, 6.1, America Online 6.0

E-Statement Client Agreement:

In consideration of the E-Statement services (SERVICES) to be provided by COMMUNITY STATE BANK as described from time to time in the information distributed by COMMUNITY STATE BANK to its CLIENTS ("you", "your"), the undersigned CLIENT agrees as follows:

- ⇒ The undersigned hereby requests and authorizes COMMUNITY STATE BANK to send notice of regular periodic account statement(s) to CLIENT, in lieu of a paper copy, in electronic format for all accounts designated in this agreement to be received via e-mail. By utilizing the SERVICES, CLIENT agrees to be bound to all rules and regulations applicable to CLIENT'S deposit account and any other contract for services at COMMUNITY STATE BANK as established and amended by COMMUNITY STATE BANK.
- ⇒ CLIENT agrees to receive initial and periodic disclosure information in an electronic format. COMMUNITY STATE BANK will provide this information in a clear, conspicuous manner that CLIENT can print and / or save using the hardware and software specified above. A copy of said disclosures may also be viewed at COMMUNITY STATE BANK'S website, www.csbnetbank.com. The consent granted by this paragraph applies to all accounts identified in this agreement. COMMUNITY STATE BANK will notify CLIENT of any material change in hardware or software required for retrieving or storing this disclosure information.
- ⇒ CLIENT understands their right to revoke this agreement and thereby withdraw consent to communicate with COMMUNITY STATE BANK electronically. **In order to withdraw consent and terminate this agreement, CLIENT must notify COMMUNITY STATE BANK in writing, 30 days in advance, of this decision delivered to COMMUNITY STATE BANK at the following address: COMMUNITY STATE BANK Attn: E-Stmt PO Box 370, Royal Center, IN 46978. There are no fees associated with rescinding this agreement.**
- ⇒ CLIENT understands if CLIENT elects to receive your COMMUNITY STATE BANK statement through electronic delivery, COMMUNITY STATE BANK will no longer send your statements through U.S. Mail. CLIENT has a right to obtain a paper copy of any of the above-described disclosures or E-Statements. To obtain a paper copy, the CLIENT must make a specific request to COMMUNITY STATE BANK at the above address, by calling COMMUNITY STATE BANK, (574)-643-9555 or 1-800-648-7161, or by visiting your local branch. Standard research fees will apply as specified in COMMUNITY STATE BANK'S Disclosures.
- ⇒ **CLIENT agrees to notify COMMUNITY STATE BANK immediately if CLIENT is unable to access any of the information that has been delivered by COMMUNITY STATE BANK in electronic form or manner.**
- ⇒ **CLIENT agrees to provide COMMUNITY STATE BANK with signed, written notice if CLIENT'S e-mail address changes.** If electronic delivery of the E-Statement is deemed Undeliverable, attempt to contact CLIENT by phone to rectify will be made. If unable to rectify undeliverable E-Statement COMMUNITY STATE BANK may terminate this agreement where by a paper statement will be sent to the address of account(s). A new application would be required by CLIENT to obtain E-Statements when CLIENT or COMMUNITY STATE BANK terminates agreement.

COMMUNITY STATE BANK shall not be responsible or liable for:

- ⇒ Consequential or incidental damages caused by services performed by COMMUNITY STATE BANK, or its agents, or Clients Internet Service Provider.
- ⇒ Damages arising from unauthorized access to E-Statement Services.
- ⇒ Any costs associated with updating, modifying or terminating CLIENT'S software or hardware.

Additional Terms:

- ⇒ CLIENT represents and warrants to COMMUNITY STATE BANK that each individual who is to have access to CLIENT accounts and information through SERVICES is hereby authorized to access this account information. Each CLIENT will also designate a password as required by the various SERVICES. Passwords will consist of 8-Characters provided by the CLIENT with minimum one (1) letter and one (1) number. Once selected for each user, a password is to be used only by that individual and protected from use by others. CLIENT agrees that COMMUNITY STATE BANK'S security procedures are commercially reasonable.
- ⇒ COMMUNITY STATE BANK'S Privacy Policy, that has been previously provided to you and is available upon request or on the web site, www.csbnetbank.com, will apply to this service. CLIENT'S e-mail address will not be sold or otherwise provided to third parties.
- ⇒ COMMUNITY STATE BANK may change, suspend, or terminate all or any aspect of this delivery service upon notice to you.
- ⇒ CLIENT acknowledges that he/she has reviewed this CLIENT Agreement, understands the terms and conditions set forth herein, and agrees to be bound hereby.

Authorized Signer: _____

Password: _____

Print & mail to:

Date: _____

Community State Bank
Attn: E-Statements
PO Box 370
Royal Center, IN 46978

Internal Use Only: Branch Location: _____ Associate: _____ Date: _____