



E-mail Account Statement and Check Image Delivery Enrollment Agreement

As used in this document the words “you” and “your” refer to **Citizens State Bank’s** customer(s) and their use of the Service. The words “we” and “our” refer to **Citizens State Bank**.

This Agreement explains the terms and conditions governing the **CITIZENS STATE BANK E-MAIL DELIVERY** service offered through **CITIZENS STATE BANK**. By using the 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 Service, you agree to use the Service only for bona fide and lawful purpose permitted under this Agreement.

Term & Conditions:

1. This agreement for electronic delivery of periodic statements applies to all periodic statements provided by the bank and to all disclosures the Bank sends out with paper statements.
2. To receive E-Mail Delivery Services, you must have a working connection to the Internet with e-mail capability to open Portable Document Format (.PDF) files with Adobe Acrobat Reader 5.0 or higher.
3. Upon enrollment, periodic account statements will be provided electronically via e-mail. You will no longer receive paper statements. However, you have a right to receive periodic statements in paper form, upon request to the address on the statement. There will be \$5.00 fee assessed to your account for each paper copy provided to you.
4. At the time of this enrollment agreement, you agree to provide us with a password needed to decrypt the self-extracting attachment containing your information. The password that you provide to us must be alphanumeric with a minimum of eight (8) characters. The password will be case-sensitive. You will provide us with a security question and the answer; to use if you forget your password and need us to tell you.
5. You agree to respond to our **verification e-mail** to get your statement(s) e-mailed to you on the next statement cycle. You agree to keep us informed of any change in your e-mail address by advising us in writing at the address provided below. This verification e-mail confirms that you wish the bank to send your statements electronically.
6. Upon receipt by us of an e-mail delivery error regarding the statement PDF file will result in the termination of this agreement. The information contained in the undelivered file will be mailed to you at the address contained in our records.
7. If we change the minimum hardware or software requirements, and you are unable to receive electronic delivery services, you will be released from this agreement without any penalty or consequence to you.

