

E-Statement and Periodic Disclosures Terms and Conditions

You agree, by enrolling in Community State Bank's E-Statement and Periodic Disclosures Delivery, to the following terms and conditions. For the bank to electronically forward to you notification of your account statements and periodic disclosures we require your consent. Please review the information below prior to giving your consent.

Security

To protect the security of your account information, *your statements and periodic disclosures will not be forwarded to you through email*. You will be notified by email the E-Statements and periodic disclosures are available for you to access through Online Banking. The email will also list the simple steps to access your statement.

- ⇒ You agree to not give your Access ID or Password, or make them available, to any other person.
- ⇒ You must be an owner/signer on the account to consent to E-Statement Delivery.

HARDWARE AND SOFTWARE REQUIREMENTS

- ⇒ A computer or other device with Internet Access
- ⇒ An Internet Browser that supports 128-bit encryption: MS Internet Explorer version 6.0 or higher or Netscape Communicator version 4.7 or higher or Firefox 2.0 or higher.
- ⇒ Acrobat Reader 7.0 or greater
- ⇒ A personal email address
- ⇒ Community State Bank Online Banking access

AVAILABILITY OF PAPER RECORDS

- ⇒ If you elect to receive your statements through E-Statement you will no longer receive your bank statements or periodic disclosures through the mail.
- ⇒ **We will store your E-Statements for 12 months from the date of delivery.** You will be able to print or download the E-Statements to retain copies of them.
- ⇒ If, at a later date, you wish to obtain paper copies of your past statements or disclosures, you should:
 - Call 989-865-9945, or
 - Write to us at Community State Bank, Online Banking, PO Box 10, Saint Charles, MI 48655

- A \$0.99 per paper statement or disclosure copy may be imposed.

Your Electronic Address

You are responsible for:

- ⇒ Providing us with a working email address
- ⇒ Notifying us immediately of email address changes, as follows: send us an email to: webmaster@gotocsb.com . Please do not include any confidential information (account number, taxpayer ID number, etc.) via email as email is not a secure form of communication.

WITHDRAWING CONSENT FOR ELECTRONIC DELIVERY

You have the right to withdraw consent for electronic delivery at any time. It will take up to 30 days for us to implement your request and begin sending you paper account statements and disclosures. To request discontinuance you should:

- ⇒ Call 989-865-9945
- ⇒ Write to us at Community State Bank, P.O. Box 10, St. Charles, MI 48655
- ⇒ Send us an email at webmaster@gotocsb.com Please DO NOT send your account number(s) in your email as email is not secure.

I want to receive my account statement(s) and periodic disclosure(s) electronically.

Printed Name _____

Email Address _____

Customer Signature _____

Date _____

.....
PORT # _____ Acct. #s: _____

Method of Verification: (Phone, DL, etc.) : _____

Verified By: _____ Phone enrollment --
Disclosure emailed by: _____

Changed By: _____ Date: _____

Reviewed By: _____ Date: _____