

# **NSB Bank eStatement Disclosure**

The following information represents the "Personal eStatement Agreement and Disclosure Statement" between you and Northwoods State Bank (NSB Bank). Please read this entire document prior to using this service and retain a copy for your records.

This agreement is made between you and NSB Bank for electronic delivery of your NSB Bank account statements and any disclosures that we might send to you with your statements using NSB BANK Online Banking and our web site ([www.nsbbank.com](http://www.nsbbank.com)). As used in this document, the words, "we", "our", and "us" mean Northwoods State Bank and assigns the words "you" and "your" to mean each account owner(s).

You agree to abide by the terms and conditions of this agreement and acknowledge your receipt and understanding of the disclosures contained in this agreement. This agreement is in addition to other agreements between you and us, including the applicable deposit account disclosure agreement(s) and terms and conditions, and our rules and regulations and other loan agreements with us. If there is a conflict between the terms and conditions of this agreement and the terms and conditions of any other agreements between you and us, this agreement will control.

Once you enroll in the Northwoods State Bank eStatement service, you will no longer receive your paper statement. We will document and archive all statements and cancelled checks to ensure future availability whether produced electronically or in print. You authorize us to electronically deliver your periodic bank statements including but not limited to any other disclosures that we might send to you with your statements, such as Truth in Savings disclosures or other required disclosures relating to your account(s).

To use this service you must be able to access and retain the communications electronically. This means you must have: an email address and Internet access; a computer with a printer so you can print the statements and keep them in a hard copy form, OR a hard drive with at least 1 megabyte of available memory to store them; a modem speed of 28kbs or greater; the use of a Internet browser that supports 128-bit encryption (Microsoft Internet Explorer 6.0 or higher or Netscape 6.1 or higher); you will need Adobe Acrobat Reader 7.0 or higher to view your statement. You will need a password that is at least 6 alphanumeric characters. Alphanumeric mean that it has numbers and letters. To download a free copy, please go to <http://www.adobe.com>.

In processing your eStatement application we will send you an e-mail to confirm your request and test your ability to receive an email from [estatements@nsbbank.com](mailto:estatements@nsbbank.com). We will require an e-mail reply from you to verify that you can successfully receive the email. eStatements are

available for consumer checking and saving accounts and accounts that are included on combined statements with consumer checking accounts.

You have a duty to exercise reasonable promptness in examining your **eStatement** to determine whether any payment was not authorized. If you believe that an unauthorized transaction has been or may be conducted from your deposit account without your permission, call us at: 641-423-7638, or write us at: Northwoods State Bank, 2650 4<sup>th</sup> Street SW, Mason City, Ia 50401.

You will access your **eStatement** by following these steps:

- You will receive an email with your **eStatement** included
- You will need to input your password
- You will now be able to view your statement

You must maintain a current e-mail address with Northwoods State Bank to receive **eStatements**. If your e-mail address changes please notify us promptly, either by [emailing](#) us the information to [estatemnts@nsbbank.com](mailto:estatemnts@nsbbank.com) or in person at any Northwoods State Bank Office. If there are problems sending your **eStatement(s)** to your email address, we will contact you via email or telephone. If we are unable to get a hold of you or you do not contact us within one business week we will change the account to our Economizer Account. At that time any charges for the Economizer Account are applicable. **Do not send personal information such as account numbers or social security numbers in e-mails as it is not secure.**

If we make material changes to the procedures for accessing **eStatements** you can withdraw your consent to receive **eStatements** by a signed request mailed or delivered to one of our offices.

If you want to request a paper copy of your statement or any disclosure that we provide electronically call 641-423-7638. If you request a paper copy of your bank statement normal fees will apply.

I agree that I have read the above information and agree to the terms and conditions of this disclosure.

Print Name: \_\_\_\_\_

Signature: \_\_\_\_\_

Account(s) #: \_\_\_\_\_

E-mail Address(s): \_\_\_\_\_

Password(s): \_\_\_\_\_