



How Do E-statements Work?

Iowa State Bank will send your paperless statement directly to your e-mail address. Your E-statement will be available to you the same day it is created by the bank. When you receive your e-mail simply open the message, double click the PDF attachment and enter your password. Adobe Acrobat Reader is available Free at the Adobe Site. <http://www.adobe.com>

Your e-statement will then be expanded and decrypted. If you lose your message for any reason at any time, the statement can be easily sent again. Iowa State Bank will save the files at the bank.

What do I get with my E-statement?

- ◆ Scanned Images – just as with your regular paper statement, you will receive scanned images of each of your cancelled checks.
- ◆ Search – you can search by date, name, amount, or check number to find a specific item in the statement text.
- ◆ *Zoom In* – you can zoom in on any part of your statement, making it easier to read.
- ◆ *Print a Copy* – you can easily print a copy of your statement and canceled checks at any time.

How do I sign up?

- ◆ Read the e-statements **Enrollment Agreement** and save it for your records. The Enrollment Agreement outlines the specific system requirements needed to sign up for e-statements.
- ◆ Fill out the e-statements **Enrollment Form**.
- ◆ Send your completed Enrollment Form to us:
 - mail to your local branch **ATTN: New Accounts** or
 - bring it to any one of our convenient locations.
- ◆ Customers must have a checking or savings account in order to qualify for e-statements.
- ◆ Questions? Call your local branch to speak with a representative.

Orange City

105 Albany Ave SE
PO Box 170
Orange City, IA 51041
(712) 737-4818

Sheldon

627 2nd Ave
PO Box 329
Sheldon, IA 51201
(712) 324-8370

Sanborn

203 W 7th Street
PO Box 276
Sanborn, IA 51248
(712) 930-7100

Hull – Charter

1101 Main Street
PO Box 814
Hull, IA 51239
(712) 439-1025

Paullina

105 N Main
PO Box 277
Paullina, IA 51046
(712) 949-3456

Craig

305 Oak Street
Le Mars, IA 51031
(712) 562-6268

Ireton

308 Main Street
PO Box 278
Ireton, IA 51027
(712) 278-2321

E-statement Enrollment Agreement

Iowa State Bank E-statement Enrollment Agreement ("Agreement") governs use of the Iowa State Bank ("ISB") Electronic Delivery Service ("Service"). As used in this document, the words "you" and "your" refer to Iowa State Bank's customer(s) and their use of the Service. The words "we", "our", "us", and "ISB" refer to Iowa State Bank.

1. **ELECTION AND AUTHORIZATION FOR ELECTRONIC DELIVERY** By signing the E-statements Enrollment Form, the customer affirmatively consents and agrees to permit Iowa State Bank to make disclosures and provide notices to you in electronic form, in lieu of providing such notices and disclosures in written form. Your consent and agreement shall relate to all forms of disclosures and notices required under applicable laws as a result of the various agreements between the customer and Iowa State Bank and shall remain valid until such time as you exercise your right to revoke this consent. You elect and authorize Iowa State Bank, at our discretion, to electronically deliver your account statement(s) and notices that we are required to provide you under applicable Federal and State statutes and their implementing regulations, as amended from time to time.

Other Federal and State statutes may be enacted or amended in the future to provide for electronic delivery of account statements and notices. Your signature on the e-statement Enrollment Form also authorizes Iowa State Bank to provide electronic delivery of such statements and notices pursuant to these statutes after they become effective. If there is more than one Depositor that is a party to the account, notice to any one Depositor will be effective for all. To revoke this consent or to request a paper copy of any electronic disclosure or notice provided pursuant to this consent, you must notify your local Iowa State Bank branch in writing.

2. **SECURITY** Iowa State Bank will use commercially reasonable measures, consistent with industry standards, to maintain a reasonable level of security over the information contained in the electronically delivered account statement(s) and notices. Upon your election of the e-statements service, the Bank will test your e-mail address by sending you an e-mail and requiring you to reply to Iowa State Bank within 15 calendar days prior to initiating our e-statements services. The security consists of 128-bit encryption of the data on the e-statements to protect it while in transit over the Internet. Once you receive and open an e-statement, it is decrypted by use of Acrobat Reader 5.0 or higher and a unique password until such time that you exit the e-statement, when it is once again encrypted at the 128-bit level and password protected.
3. **COMPUTER SPECIFICATIONS** To receive E-Statements, 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.
4. **E-MAIL ADDRESS** Iowa State Bank will send your statement to you via e-mail to the last known email address provided by the customer. The customer agrees to notify us in writing of any e-mail address changes. If Iowa State Bank receives an E-statement back as undeliverable, the agreement will be terminated and Iowa State Bank will send a paper statement and notification of termination to the last known mailing address.
5. **CHANGING YOUR PASSWORD** If you would like to change your password, you must notify Iowa State Bank in writing to request the password change. For your protection and for security purposes, Iowa State Bank will not accept any change of password notices via telephone. The procedure for changing your current password is to simply set forth in a letter your new password. If you have a "multiple-party account" your password may be changed using the procedure described above by any authorized party to your account.
IOWA STATE BANK SHALL HAVE NO OBLIGATION OR LIABILITY TO ANY OF THE PARTIES TO A MULTIPLE-PARTY ACCOUNT IF THE PASSWORD IS CHANGED USING THE PROCEDURES SET FORTH ABOVE.
You agree that Iowa State Bank has no control as to the persons who have access to your personal computer and your password once it is in your possession. Iowa State Bank will not be liable for any unauthorized access to your personal computer using your password. You agree that it is your responsibility to initiate and maintain adequate procedures to prevent any unauthorized access to your personal computer or unauthorized use of your password.
6. **TERMINATION/AMENDMENT** In the case that the minimum hardware and software requirements are amended by Iowa State Bank, the customer will be notified by e-mail 30 days prior to the change. If the customer is unable to receive E-statements you will be released from this agreement. You may terminate this agreement at any time upon thirty (30) day prior written notification to Iowa State Bank.

OUR RIGHT TO TERMINATE – Your E-statement agreement may be terminated by ISB at any time, without prior notice and for any reason. After cancellation, E-statement services may be reinstated at ISB's discretion. To reinstate your service, you must resubmit this form. ISB reserves the right to deny enrollment.

7. **LIABILITY** NOT WITHSTANDING ANY PROVISION TO THE CONTRARY CONTAINED IN THIS AGREEMENT, Iowa State Bank SHALL BE RESPONSIBLE ONLY FOR PERFORMING THE E-statements SERVICES AS EXPRESSLY PROVIDED FOR IN THIS AGREEMENT. Iowa State Bank SHALL BE LIABLE ONLY FOR MATERIAL LOSSES WHICH ARE THE DIRECT RESULT OF OUR OWN NEGLIGENCE OR INTENTIONAL MISCONDUCT IN PERFORMING THESE E-statements SERVICES.

Iowa State Bank SHALL HAVE NO LIABILITY FOR FAILURE TO PERFORM ANY E-statements SERVICES OR FOR ANY DISRUPTION OR DELAY IN PERFORMING E-statements SERVICES IN THE EVENT SUCH FAILURE, DISRUPTION OR DELAY IS DUE TO CIRCUMSTANCES BEYOND OUR REASONABLE CONTROL. WE SHALL HAVE NO LIABILITY FOR ANY CONSEQUENTIAL, SPECIAL, PUNITIVE DAMAGES OR INDIRECT LOSS UNDER ANY CIRCUMSTANCES.

EXCEPT TO THE EXTENT THAT Iowa State Bank is LIABLE UNDER THIS AGREEMENT, YOU AGREE TO INDEMNIFY AND HOLD Iowa State Bank AND OUR DIRECTORS, OFFICERS, EMPLOYEES AND AGENTS HARMLESS FROM ALL CLAIMS, DEMANDS, JUDGMENTS, AND EXPENSES (INCLUDING REASONABLE ATTORNEYS' FEES) ARISING OUT OF OR IN ANY WAY CONNECTED WITH THE PERFORMANCE OF THESE E-statements SERVICES. YOU AGREE THAT THIS INDEMNIFICATION SHALL SURVIVE THE TERMINATION OF THIS AGREEMENT.

8. **GOVERNING LAW/JURISDICTION** This Agreement shall be governed by and interpreted in accordance with the laws of the State of Iowa and any applicable Federal laws and regulations.

E-statement Enrollment Form

Account Number(s) _____

Account Number(s) _____

Name 1: _____

Name 2: _____

Address: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Daytime Phone: _____

Email Address: _____

I want to receive E-statements

By signing below, you represent that you have read, understood and agreed to the terms and conditions of the E-statements Enrollment Agreement and that you have caused this enrollment form to be executed and warrant that you or your respective signatories, whose signatures appear below have been and are as of the date of this form, duly authorized by all necessary action in accordance with their governing instruments, if applicable, to execute this enrollment form.

AGREED TO AND ACCEPTED

Signature: _____

Signature: _____

Print Name(s): _____

Company Name: _____

Title: _____ Date: _____

PASSWORD (required)
 Please designate your password. It must be 6-10 characters and contain both letters (case-sensitive) and numbers. Do not use special characters (i.e. @\$%&) or easily obtained information about yourself (i.e. pet names, birthdays, etc.)

Bank Use Only:
 Activate: YES NO
