

E-Statement Agreement

This agreement is made between you and State Bank of Nauvoo (SBN) for electronic delivery of your SBN account statement(s) and any disclosures that we might send to you using online banking and our website (www.statebankofnauvoo.com). The words “we”, “us”, and “our” means State Bank of Nauvoo and the words “you” and “yours” means each account owner. As used in this disclosure, “communication” means any periodic statement, authorization, agreement, disclosure, notice, or other information related to your Account, including but not limited to information that we are required by law to provide to you in writing.

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 any other agreements between you and us including deposit account disclosures and internet banking agreement and disclosures. If there is a conflict between the terms and conditions of this agreement and any other agreement between you and us, this agreement will control.

By accepting this agreement with respect to an account, you agree that we may provide you with any communications relating to that account in electronic format. If you request to receive your statement by electronic delivery, **you understand and agree that you will no longer receive a paper statement or the documents (check images) enclosed with the paper statement.** We will document and archive all statements and cancelled checks to ensure future availability whether produced electronically or in print. Your consent to receive electronic communications includes, but is not limited to:

- Initial disclosures or agreements for your account(s)
- Periodic disclosures for your account(s)
- Notices or disclosures about a change in the terms of your account(s)
- Privacy policies and notices

In order to use this service, you will need:

- SBN Online Banking Account
- A computer and Internet browser that will support 128 bit encryption
- Internet access through an Internet service provider (ISP)
- Access to a printer and/or other storage medium such as a hard drive for downloading information or printing disclosures
- An e-mail account

We will notify you by e-mail when your statement(s) is available. You will need to log on to online banking to retrieve your statement(s). You may save or print your statement for future access. You do have the ability to request a paper copy of an electronic statement at any of our physical location, by contacting us by telephone at (217) 453-2515 or writing us at P O Box 218, Nauvoo, IL 62354. If you request a paper copy of any communication provided to you electronically pursuant to this authorization, we may charge you a nominal fee. **If you opt out of electronic statements, you will be billed a service charge of \$3.00 monthly for paper statements.**

You may withdraw your consent to receive communications in electronic form for any of your accounts at any of our physical location, or by writing us at P O Box 218, Nauvoo, IL 62354. We may treat your provision of an invalid e-mail address as your withdrawal consent to receive electronic communications.

We reserve the right, in our sole discretion, to discontinue the provision of your electronic communications, or to terminate or change the terms and conditions on which we provide electronic communications. We will provide you with notice of any such termination or change as required by law.

You acknowledge and agree that your consent to electronic communications is being provided in connection with a transaction affecting interstate commerce that is subject to the Federal Electronic Signatures in Global and National Commerce Act, and that you and SBN both intend that the Act will be applied to the fullest extent possible to validate our ability to conduct business with you by electronic means.

By completing the enrollment process, you are consenting to the electronic delivery of your periodic statement(s), disclosures or notices (including any change in terms) and acknowledge that you have the necessary software to view and save PDF files, which allows you to view your statement online.