

P. O BOX 744 Grinnell, Iowa 50112 (641) 236-3174

Internet Banking Monthly Account Statement Viewing Service And Cancellation of Monthly Paper Statement Agreement

As used in this Agreement ("Agreement") governs use of the Grinnell State Bank Internet Banking Monthly Account Statement Viewing Service. As used in this document the words "you" and "your" refer to Grinnell State Bank's customer(s) and their use of the Service. The words "we" and "our" refer to Grinnell State Bank.

This agreement explains the terms and conditions governing Grinnell State Bank's Internet Banking monthly account statement service which are in addition to the terms and conditions already agreed by you when you opened an Internet Banking Account with us.

Terms and Conditions:

- 1. Upon signing this form you hereby agree to cancel the paper delivery of your monthly periodic account statement, and begin viewing them through Grinnell State Bank's Internet Banking service. In addition to signing this form, you are required to send an email to customerservice@grinnellbank.com to electronically consent to this service. Be advised your consent to this service will not be accepted until we have received an email from you. We in turn will send an email confirmation back to you.
- 2. It is recommended when accessing any account information via the internet, to operate your PC with current antivirus software protection. There are no additional hardware or software requirements needed to view your monthly account statement through Internet Banking. However the following hardware and software products may enable easier accessibility of viewing your statement online; Statements may be saved directly to your computer using HTML (hyper text markup language) or printed from your internet browser using Microsoft Internet Explorer 8.0 or higher, Adobe Reader 7.0 or higher, Adobe Flashplayer 11.0 or higher, Apple Safari 4.0 or higher (for use with MAC/Macintosh), Google Chrome 9.0 or higher, Mozilla Firefox 3.5 or higher, Opera 10.0 or higher.
- 3. You understand by cancelling the delivery of your paper statement it is your sole responsibility to view your monthly account statement online through your Internet Banking account. Your account statement will be available for viewing after the close of business on the ("Third") Wednesday of each month. You will <u>NOT</u> receive an email or other notification when your statement is ready for viewing.
- 4. You understand by electing to view your account statement through your Internet Banking Account does not change the availability of viewing your daily account activity/transactions online in the same manner before you elected this Service. Your monthly account statement history will be available through your internet banking account for a period of (12) months.
- 5. You further agree and understand you are bound to notify Grinnell State Bank of any errors in your account statement in the manner specified in the "Error and Resolution Notice" provided to you.
- 6. You may request a printed copy of your paper statement by contacting us either in writing or by calling the address or phone number listed above. There will be a fee for this service. Please refer to the bank's "Miscellaneous Services" for this information.
- 7. You understand this agreement relates only to your monthly bank account statement. All other disclosures will continue to be delivered to you in paper form or until such time when we notify you of the option to receive them through your Internet Banking Account.
- 8. You agree to keep your email address information current for our records in order to notify you electronically; including keeping your physical mailing address and other contact information current and to notify us of any change for the times when we may need to communicate with you other than electronically.
- 9. You may withdraw your consent to view your monthly account statement by sending written notice to the address provided above or in person at either the Grinnell location at 814 Fourth Avenue, Grinnell, IA 50112; Johnston location at 5601 Merle Hay Rd., Johnston, IA 50131; Marengo location at 1101 Court Avenue, Marengo, IA 52301; Polk City location at 205 Broadway St., Polk City, IA 50266 or our Urbandale location at 4501 NW Urbandale Dr. Urbandale, IA 50322. Upon withdrawal your monthly bank account statement will be sent in paper form to your address of record.
- 10. For "Simply Checking" Account customers <u>ONLY</u>, by withdrawing your consent to view your monthly account statement through internet banking and returning to paper account statement delivery, the Monthly Service Fee will increase by \$1.00.
- 11. Following termination of the internet banking account statement viewing service, a new agreement will be required to reinstate the service and to cancel receiving your paper statement.
- 12. You further agree to indemnify and hold Grinnell State Bank harmless from and against any and all loss, cost, damage, liability, or exposure (including reasonable attorney's fees) that we or you may suffer or incur as a result of the unlawful use, unauthorized use, or misuse, or misuse by any person of your account statement or Internet Banking Account.

BY SIGNING BELOW, YOU AGREE TO THE TERMS AND CONDTIONS OF THIS INTERNET BANKING MONTHLY ACCOUNT STATEMENT VIEWING SERVICE AND CANCELLATION OF MONTHLY PAPER STATEMENT AGREEMENT.

Customer Signature	Printed Name	Date	
Customer Signature	Printed Name	Date	
Checking Acct #(s)	, Savings Acct #(s)		
Date email consent received from customer: Date email confirm		l confirmation sent:	Employee: