

## **Home State Bank E-Statement Customer Agreement ("Agreement")**

### E-Statement Requirements:

- 1) You must be an owner on all accounts you wish to access electronically;
- 2) You must have a Personal Computer with Internet Access;
- 3) You must be signed up for Home E-Banking.

### Software and Hardware Requirements:

- 1) Internet Explorer 11.0, Firefox (current version), Chrome (current version), MS Edge, Safari (version 7.0+), Safari for iOS (version 7+);
- 2) Adobe (R) Acrobat (R) Reader (R) 8.0 or higher;
- 3) An e-mail account with an internet service provider and e-mail software in order to participate in our electronic communications programs.

In consideration of the E-Statement services ("Services") to be provided by Home State Bank ("Bank") as described from time to time in information distributed by the Bank to its customers, the Customer agrees as follows:

Customer hereby requests and authorizes Bank to send notice of regular periodic account statement(s) or notices to Customer or their agent, in lieu of paper copy, in electronic format for all accounts designated through the enrollment process to be viewed through Bank's Internet Banking Service. Customers consent to receive electronic communications and transactions includes, but is not limited to:

- 1) Initial disclosures or agreements for your Account(s) of associated payment features;
- 2) Periodic disclosures or monthly billing statements for your Account(s);
- 3) Notices for your Account(s);
- 4) Notices or disclosures about a change in the terms of your Account(s) or associated payment features;
- 5) Privacy policies and notices.

By utilizing the Services, Customer agrees to be bound to all rules and regulations applicable to Customer's deposit account and any other contract for services at Bank as established and amended by Bank.

Customer agrees to receive initial and periodic account disclosure information in an electronic format. Customer agrees that E-Statements satisfy any and all requirements for the Bank to send periodic written statements or notices for this account. Bank will provide this information in a clear, conspicuous manner that the Customer can print and/or store using the hardware and software specified in this agreement. The consent granted in this paragraph applies to all accounts designated through the enrollment process. Bank will notify Customer of any material change in hardware or software required for retrieving or storing this disclosure information.

Customer understands their right to revoke this Agreement and thereby withdraw consent to communicate with Bank electronically. In order to withdraw consent and terminate this Agreement, Customer must notify Bank via e-mail at [questions@hsbroyal.com](mailto:questions@hsbroyal.com) or by calling us at (877)474-5511. We may treat your provision of an invalid email address or the subsequent malfunction of a previously valid address as withdrawal of your consent to receive electronic communications. Termination of the Agreement will be effective only after we have a reasonable period of time to process your withdrawal. There are no fees associated with terminating this Agreement. However, charges may apply to receive paper statements.

Customer understands that Customer has a right to obtain a paper copy of any of the above described E-Statements. To obtain a paper copy, the Customer must make a specific request via e-mail at [questions@hsbroyal.com](mailto:questions@hsbroyal.com) or by calling (877) 477-5511. We may charge you a reasonable service charge for the delivery of paper copies of any communications provided to you electronically pursuant to this authorization.

Customer agrees to notify the Bank immediately if Customer is unable to access any of the information that has been delivered by the Bank in an electronic form or manner.

It is the Customers responsibility to provide Bank with accurate and complete information regarding e-mail, contact, and other information related to Agreement. Customer must provide the Bank with signed, written notice if Customer's electronic mail address changes. Customer agrees to keep the Bank informed of any e-mail address change. Customer must allow a reasonable period of time to process your new e-mail address to be updated within the Bank's System.

Customer understands the Bank will attempt to send E-Statement notification to the e-mail address Customer has provided one time per statement cycle. If the message is returned as "undeliverable," Bank will mail that statement to Customer via U. S. Postal Service and Customer's account will be reverted back to paper statements.

Customer understands that if after 90 days of not accessing the Bank's Internet Banking they will receive paper statements in place of e-statements. A new E-Statement Agreement will need to be completed to receive an electronic statement.

Bank shall not be responsible or liable for:

- 1) Consequential or incidental damages for negligent performance by Bank of its services;
- 2) Damages arising from unauthorized access to E-Statement Services;
- 3) Any costs associated with updating, modifying, accessing or terminating the Customer's software or hardware.

Additional Terms:

Customer represents and warrants to the Bank that each individual who is to have access to Customer accounts and information through the Services is hereby authorized to access this account information. Customer agrees that Bank's security procedures are commercially reasonable.

This Agreement may be terminated or limited by the Bank upon reasonable notice for any reason at Bank's sole discretion.

By clicking "Accept" on the e-statement enrollment screen, you consent to the electronic delivery of your periodic statement and all notices (including any change in terms) which are included with the paper statements and acknowledge that you have the necessary software to view and save PDF Files. Please refer to the Home State Bank Internet Banking Agreement for additional information.