



Iowa State Bank will send your paperless statement directly to your online banking account. Your E-statement will be available to you the same day it is created by the bank. When you receive the e-mail that your statement is available, just log into online banking with your user id and password. Adobe Acrobat Reader is available Free at the Adobe Site.  
<http://www.adobe.com>

### **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 you 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 2<sup>nd</sup> Ave  
PO Box 329  
Sheldon, IA 51201  
(712) 324-8370

#### **Hull – Charter**

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

#### **Remsen**

17 W 2<sup>nd</sup> St  
PO Box 236  
Remsen, IA 51050  
(712) 786-1143

#### **Paullina**

105 N Main  
PO Box 599  
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

#### **Sanborn**

203 West 7<sup>th</sup> St  
PO Box 276  
Sanborn, IA 51248  
(712) 930-7100

## **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. For your privacy and protection, ISB requires your browser to support 128-bit encryption. If you do not know how your browser is set, please contact your browser supplier and ask them for instructions on setting your browser for 128-bit encryption. Links to Microsoft Internet Explorer and Netscape Navigator download sites are provided on the login page for the service. You are responsible for the installation, maintenance, and operation of your computer and your browser software. The risk of error, failure, or non-performance is your personal risk and includes, but is not limited to, the risk that you do not operate your computer, the service, or your software properly. ISB is not responsible for any problems related to electronic virus (ES) that may infect your system. ISB makes no warranty to you regarding your computer or your software.
3. **COMPUTER SPECIFICATIONS** To use this service, you must have an ISB account, Online Banking login, and access to internet services.
4. **E-MAIL ADDRESS** Iowa State Bank will send your statement to you via online banking. 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** Your User ID and Password will be determined by you and will not be accessible by ISB. You are responsible for keeping your password, account number(s), and other account information confidential. You also agree to change your password regularly. ISB strongly recommends you do not authorize any other person to use your password. If you do authorize any other person to use your password, such authorization will be deemed without limitation. 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: \_\_\_\_\_

Social Security No. \_\_\_\_\_

Name 2: \_\_\_\_\_

Social Security No. \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Home Phone: \_\_\_\_\_ Daytime Phone: \_\_\_\_\_

Email Address (for verification only): \_\_\_\_\_

\*\*Notice that e-statements are available to view will be sent to e-mail address associated with Ready Net login, update if necessary.

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. You also agree to the previous terms and agreement in the Iowa State Bank Online Banking Enrollment Agreement.

### AGREED TO AND ACCEPTED

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

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

Print Name(s): \_\_\_\_\_

\_\_\_\_\_

Company Name: \_\_\_\_\_

Title: \_\_\_\_\_ Date: \_\_\_\_\_

**Bank Use Only:**

Activate:  YES  NO

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