

## **ELECTRONIC STATEMENT DELIVERY SERVICES DISCLOSURE**

This Agreement is the contract, which covers your and our rights, and responsibilities concerning Apple River State Bank electronic delivery services offered to you.

### **DEFINITIONS**

In this Agreement the words "you" and "your" refer to the account owner(s) who are authorized to receive electronic customer communications under this agreement. The words "we", "us" and "our" mean Apple River State Bank. "Customer Communications" includes, but is not limited to, statements, notices, disclosures, or other communications that federal and/or state statutes, regulations, or court decisions require that we provide.

### **CONSENT CHOICES**

By giving your consent, you agree to receive e-Statements in lieu of periodic paper statements for all accounts enrolled now and in the future at Apple River State Bank.

With this consent you also agree to receive in electronic form any communication normally provided in the paper periodic statements, including contract change in terms, Privacy Notice, and other notices that may be required by law. You agree that such electronic communications will fully satisfy any legal requirement that these communications be provided to you in writing and in a form that you may keep.

For multi-party accounts, consent or withdrawal of consent to receive electronic disclosures, records, or other information by any authorized party to the account will be effective for all account holders.

### **NOTIFICATION**

You will receive an e-mail to the most recent e-mail address we have on record notifying you that your statement is available for viewing. For security reasons this e-mail will not contain the actual statement. You will be required to click on a link which will direct you Apple River State Bank's secure website where you will be prompted to enter your login and password.

You will be notified by e-mail when the statement, notice, or disclosure is available for retrieval. Once the statement is downloaded, you can view it from your screen, print it for your records, or save it to your computer. Apple River State Bank is not responsible for a client's loss of, or changes to, internet service without written notification being received by Apple River State Bank a minimum of five business days prior to statement processing. We make no warranties as to the service reliability or the proper functioning of the Internet service provider you select. Clients are responsible for making immediate notification to Apple River State Bank should they discontinue use of email or wish to use a different email address to receive bank information.

### **CONTACT INFORMATION**

For customer communications to be sent to you via electronic delivery we require a current e-mail address. It is your responsibility to notify Apple River State Bank if the e-mail address we have on record should change. All e-mail address changes must be made in person at any of our 6 locations or in writing via US mail to, Apple River State Bank, Attention: Bookkeeping, PO Box 6006, Galena, IL 61036 or fax to 815-777-6304.

If an electronic delivery is returned to us undeliverable we will attempt to mail a paper copy of your customer communication to the last known postal address we have on record. Receiving an undeliverable notification two consecutive months will result in automatic termination of the electronic delivery service.

### **REPORTING ERRORS**

It is your responsibility to report errors or unauthorized transactions on your account. You have 60 days from the date we sent the first statement on which the error or problem appeared to provide us in writing notification of any errors or unauthorized transactions on your account. In your letter please include:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain why you believe there is an error.

Notices may be mailed via US mail to, Apple River State Bank, Attention: Bookkeeping, PO Box 6006, Galena, IL 61036 or fax to 815-777-6304.

### **OBTAINING A PAPER COPY**

You have a right to receive customer communications in paper or non-electronic form at no additional cost. You may request a paper copy be mailed to you at any time by contacting us at 815-777-6300 or mailing your request to Apple River State Bank, Attention: Bookkeeping, PO Box 6006, Galena, IL 61036. Please note that statements will only be mailed to the address on record unless a written and signed request is received.

**HARDWARE/SOFTWARE REQUIREMENTS**

- Internet Explorer Version 7 or newer; or
- Mozilla Firefox version 3.X or greater; and
- The most recent version of Adobe Acrobat Reader ; and
- A personal computer or other device capable of accessing the Internet. Your access to this page verifies that your system/device meets these requirements.

**SECURITY**

Apple River State Bank uses a multifactor authentication system. You will be assigned a user ID and temporary password that will be required to be changed upon your initial log-in. In addition to the user ID and password, clients will also answer challenge questions for added security.

**WITHDRAWING CONSENT**

If you wish to cancel your electronic delivery service you have the right, at any time and without charge to withdraw this consent and again receive customer communication by mail. You may withdraw your consent in person at any of Apple River State Bank's 6 locations or by providing written signed notice to us via US mail to, Apple River State Bank, Attention: Bookkeeping, PO Box 6006, Galena, IL 61036 or fax to 815-777-6304. Please allow 5 business days to process your request.

**TERMINATION OF SERVICE**

We can terminate your electronic delivery service if your account has an invalid e-mail address for two consecutive months, if you or any authorized user of your password breach this or any other agreement with us, we have reason to believe there is unauthorized use of your account or password, upon 30 day notice for any other reason at our sole discretion.