

PLEASE READ THIS AGREEMENT CAREFULLY BEFORE REGISTERING FOR THIS SERVICE:

This Online Statement Delivery Agreement and Disclosure (“Agreement”) is between State Bank & Trust Co. and State Bank & Trust Co.’s Digital Banking Client (Business and/or Consumer) ) regarding Client's affirmative consent for the electronic receipt of: account statements, notice of change in account terms/conditions and service fees, privacy notices, and any changes to this Agreement or any notice/disclosure that we are required by law to provide you.

## 1. WAIVE RIGHT TO RECEIVE PAPER STATEMENTS

**I understand that when I agree to receive statements electronically, I will not be receiving any statements for my account(s) in paper form. If I agree to receive my statements electronically, I agree to receive all of my checking accounts or combined checking/savings statements electronically unless I notify the bank differently. I can decide not to receive statements electronically and begin receiving statements on paper by withdrawing this consent. I may withdraw consent by calling State Bank & Trust at 515-382-2191 or by requesting in writing to State Bank & Trust, P.O. Box 327, Nevada, IA 50201-0327.**

## 2. PAPER COPY REQUEST

I may from time to time desire a single paper copy of a statement. In that event I may obtain one by calling State Bank & Trust at 515-382-2191 or by requesting a copy in writing at State Bank & Trust, P.O. Box 327, Nevada, IA 50201-0327. Our current Duplicate/Cutoff Statement fees and Account Research fees listed in our Financial Services & Fees disclosure will apply for all paper statement copy requests.

## 3. STATEMENT NOTICES

For purposes of receiving statement notices, the notices will be sent to my email address on file in Digital Banking. If I change my email address, I am responsible for notifying the bank of my new email address so I will continue to receive notifications that my statement is available online.

## 4. STATEMENT RETENTION

My statements will be available online for a maximum of 36 months. We recommend that you either save them to your computer or print them off if you think you will want access to them after they are more than 36 months old.

## 5. EQUIPMENT AND ACCESS REQUIREMENTS

In order for the Service to work properly, you must have access to a computer with a web browser or a mobile device on which the SBT Mobile App has been downloaded. Most current browser versions are supported. For questions on compatibility, please contact State Bank & Trust Co.

In addition, you must have Adobe’s free Acrobat Reader software or other program that allows you to view PDF formatted documents to allow you to view your statements. Your computer hardware must be able to reliably run the software indicated above. You are also responsible for maintaining your own

connection to the Internet. Internet connections are not part of the services of State Bank & Trust's Digital Banking. Furthermore, we recommend that you also have a printer connected to the computer from which you are accessing your State Bank & Trust Digital Banking account so that you may print and save these statements you receive electronically. You understand that you are responsible for installation, maintenance and operation of your computer and its software. You assume full responsibility of ensuring these requirements are met should any changes be made to your existing computer system. The Bank is not responsible for any errors or failures to your computer or its software. You agree that the equipment and access requirements have been satisfied in order to receive statements and disclosures electronically and you are responsible for any costs associated with this software. You are responsible for accessing, opening and reading statements and disclosures. It is your responsibility to notify the Bank if any statement is not accessible, is incomplete or is unreadable. In the event any of the above problems exist and you are unable to retrieve a copy of your statement, the Bank will supply a copy of your statement at your request free of charge. You understand that you must complete the entire registration process through State Bank & Trust Digital Banking.

## 6. CLIENT RESPONSIBILITIES

I agree that when I receive statements electronically, I will faithfully and promptly review the statements to ensure that there are no errors in the statement and that there has been no unauthorized use of my accounts. If I discover any such errors or unauthorized use, I will contact State Bank & Trust immediately by telephone or email and file an appropriate report to protect my interests in my personal assets and to stop any potential fraud or misuse of my account as soon as possible.

**BY CLICKING "*CONTINUE*" ON THE PREVIOUS SCREEN, I AFFIRMATIVELY CONSENT TO RECEIVE ELECTRONICALLY ANY: ACCOUNT STATEMENTS, NOTICE OF CHANGE IN ACCOUNT TERMS/CONDITIONS AND SERVICE FEES, PRIVACY NOTICES, AND ANY CHANGES TO THIS AGREEMENT OR ANY NOTICE/DISCLOSURE THAT WE ARE REQUIRED BY LAW TO PROVIDE YOU AS STATED IN THIS ONLINE STATEMENT DISCLOSURE.**

**I ACKNOWLEDGE THAT STATE BANK & TRUST CO. WILL CEASE THE PRINTING AND MAILING OF FUTURE STATEMENTS AND NOTICES TO ME EFFECTIVE WITH THE NEXT ACCOUNT STATEMENT PROCESSING DATE AFTER I HAVE AGREED TO THIS DISCLOSURE.**