Citizens Savings Bank

Electronic Account Statement and Check Image Delivery Enrollment Agreement

Citizens Savings Bank's Electronic Account Statement and Check Image Delivery Enrollment Agreement ("Agreement") governs use of the Citizens Savings Bank's Electronic Delivery Service. As used in this document the words "you" and "your" refer to Citizens Savings Bank customer(s) and their use of the Service. The words "we" and "our" refer to Citizens Savings Bank.

This Agreement explains the terms and conditions governing Citizens Savings Bank's Electronic Delivery Service offered through Citizens Savings Bank. By using the Service, you agree to the following terms and conditions. This Agreement will be governed by and interpreted in accordance with Federal laws and regulations, or to the extent there is no applicable Federal law or regulation, by the laws of the State of Iowa. By accepting below or otherwise using the Service, you agree to use the Service only for bona fide and lawful purpose permitted under this Agreement.

Term & Conditions:

1. We agree to provide a periodic statement and any notices or disclosures (including any change in terms) will be provided electronically.
2. To receive Electronic Delivery Services, you must have a working connection to the Internet with e-mail capability to open Portable Document Format (.PDF) files with Adobe Acrobat Reader 5.0 or higher.
3. At the time of this enrollment agreement, you agree to provide us with a password needed to decrypt the self-extracting attachment containing your information. The password that you provide to us must be alphanumeric with a minimum of six (6) characters. The password will be case-sensitive and *cannot contain your first or last name* for security purposes.
4. Upon enrollment, periodic account statements and any attachments or disclosures (including any change in terms) will be provided electronically. You may request paper copies by sending your requests to the address provided below. A fee of $2.00 per statement (plus applicable taxes) may be accessed for any statement(s) requested in paper.
5. You agree to keep us informed of any change in your e-mail address by advising us in writing at the address provided below. Receipt by us of an e-mail delivery error regarding the statement PDF file will result in the termination of this agreement. The information contained in the undelivered file will be mailed to you at the address contained in our records.
6. Upon transmission of the e-mail file to your e-mail address, you will have the sole responsibility for maintaining security of the e-mail including, but not limited to, your e-mail provider and users of your personal computer or computer network.
7. If we change the minimum hardware or software requirements, and you are unable to receive electronic delivery services, you will be released from this agreement without any penalty or consequence to you.
8. You may withdraw your consent for electronic delivery services by sending written notice to the address provided below. Upon withdrawal, the documents will be sent in paper form to your address of record.
9. Following termination of the electronic delivery service by either party, a new enrollment agreement will be required to reinstate this service.
10. You further agree to indemnify and hold us 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 by any person of any such e-mail or electronic delivery of statement. You shall bear the entire risk for unauthorized use thereof whether or not you are negligent.

BY SIGNING BELOW, YOU AGREE TO THE TERMS AND CONDITIONS OF THIS ELECTRONIC ACCOUNT STATEMENT AND CHECK IMAGE DELIVERY ENROLLMENT AGREEMENT.

_____	_____	_____
Customer Signature	**Printed Name**	**Date**
_____	_____	_____
Customer Signature	**Printed Name**	**Date**

Checking Acct #(s) _____ _____ **Savings Acct #(s)** _____

_____ _____ _____

E-Mail Address _____

Password (must be alphanumeric-min of 6-characters)_____

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