



**IMPORTANT: You understand and agree that by enrolling in the E-Statement Service, you will no longer receive the account statement or notice by mail.**

In order to receive an online statement or notice, you must consent to receive your statements and related disclosures electronically. By accepting this Agreement, you are representing your consent and ability to access all of the disclosures, records and other information provided to you in this enrollment process in an electronic format. In addition, you confirm that you have received and agree to the Online Banking Agreement and E-statement and Electronic Notification Agreement. Please review these documents carefully before you proceed and retain a copy for your records. You may withdraw your consent to receive subsequent disclosures and notices electronically as detailed in the terms and conditions for the service you requested.

## **E-STATEMENT AND ELECTRONIC NOTIFICATION AGREEMENT**

This agreement ("Agreement") made between you and Bank of Franklin County is for receiving your statement(s) and/or notice(s) online and for receiving email notifications that your online statement or notice is available. It also governs the terms of use of Bank of Franklin County's online statement delivery and notification service ("the E-statement Service"). As used in this Agreement, the words, "we," "our" and "us" mean Bank of Franklin County, and the words "you" and "your" mean the account holder who has elected to receive his or her account statements or notices online and to receive email notifications using the E-statement Service.

By using E-statement and Electronic Notifications, you and any other person you authorize agree to be bound by the terms and conditions contained in this Agreement except as specifically provided herein. Electronic statement and notice delivery is additionally governed by any other separate agreement(s) you may have with Bank of Franklin County including, but not limited to, the account signature card and agreement, the Online Banking Agreement, Online Bill Payment Agreement (if applicable), and the Bank of Franklin County *Your DEPOSIT ACCOUNT* disclosure.

### **Description of E-statements and Electronic Notices**

You may elect to receive your statement or notice electronically for any Eligible Accounts (defined below), that you choose. Account statements or notices will be delivered to you electronically in Portable Document Format ("PDF") that you can view online, save to your computer or print at your convenience. Any legal notices that normally accompany your mailed statement will either continue to be mailed under separate cover or delivered to you electronically. From time to time, we may add to, modify or delete any feature of the E-Statement Service at our sole discretion.

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### **Equipment and Technical Requirements**

Internet access is required to view your electronic statements and notices. Supported browsers include the current versions of Mozilla Firefox, Google Chrome, Apple Safari and Microsoft Internet Explorer. Your browser must be SSL compliant and support 128-bit encryption. JavaScript must be enabled for Online Banking to function properly. Certain functionality will be unavailable without JavaScript enabled. The browser must be set at a minimum to allow 3<sup>rd</sup> party cookies for the Online Banking interface to properly function. A minimum screen resolution of 1024 by 768 pixels is suggested to view the site correctly. Smaller resolutions may prevent view of all of the features or navigation. Pop-up windows must be allowed in the browser for full Online Banking functionality, including session time out notifications. In addition, you must provide your email address for electronic statement notifications and Adobe Acrobat Reader is required for viewing your online statements. In order to keep copies for your records, you will need access to a printer or the ability to download information.

To Print, select the print function on your browser.

To Download, select the Save As option from the browser File menu.

### **Registration for E-statement Service**

In order to use the E-statement and Electronic Notification Service, you must be a Bank of Franklin County Online Banking customer. You must accept the terms of this Agreement to become a registered user of the E-statement Service.





Any account owner can enroll accounts with joint ownership for the E-statement Service. Once enrolled, the account will no longer appear on any account owner's paper statement. The account statement will be available for viewing to all owners of the account who are enrolled in Bank of Franklin County Online Banking regardless of which owner enrolled for the E-Statement Service.

#### **Eligible Accounts for E-statements and Notices**

The following are the types of accounts and notices available through the E-statement service:

Deposit Accounts. Consumer and Business customers that have Checking, Savings and Money Market accounts are eligible for the E-Statement Service. Each account must be enrolled for the E-Statement Service on an individual basis. Online statements will be available at the same frequency as your statement that was previously mailed. Generally, this means that you will receive a monthly statement electronically for checking and money market accounts, as well as for Franklin Growth savings accounts and other savings accounts containing at least one electronic transaction. Online account statements will be delivered quarterly for other savings accounts with no electronic transaction activity.

#### **Accessing Your Online Statements and Notices**

Your periodic online statement(s)/notice(s) and accompanying legal notices and disclosures will be presented to you in the E-Statement Service via Bank of Franklin County Online Banking. Once you enroll in the E-statement Service you will be notified via an email address that you provide at the time of enrollment, that your statement or notice is available for viewing. You agree to periodically check for emails relating to the availability of your online statement or notice.

Once enrolled in the E-statement Service, you will build a 12-month statement history, and will be able to view the current month's statement as well as eleven previous statements. All statements are in a format that can be printed or saved to your hard drive for your future reference. The disclosures on the reverse of your paper statement will also be available for viewing within Bank of Franklin County Online Banking and can also be printed or saved.

Deposit Accounts. Check image pages are available with each statement that is accessible through Online Banking. Individual check images are also available for viewing through Online Banking for up to two years.

#### **Change Statement Delivery Method**

Contact us any time if you wish to discontinue this E-statement Service. When you discontinue the E-statement Service, you will automatically receive mailed account statements beginning with your next statement cycle, and your email notifications will be discontinued. Certain types of accounts require the E-statement Service as a feature of that account. By discontinuing this service, you may no longer qualify for the type of account you currently have. You may contact our New Accounts department for a description of your options.

#### **Email Notification**

You understand and agree that receipt of any email notification may be delayed, or prevented by factors affecting your Internet service provider(s), phone operator(s), and such other relevant entities ("Third Party Service Providers"). All matters concerning Third Party Service Providers are solely between you and the Third Party Service Provider. We make no representations or warranties whatsoever with regard to Third Party Service Providers' products and services. Bank of Franklin County does not guarantee the delivery of the contents of any email notification. Bank of Franklin County and its affiliates will not be liable for losses or damages arising from non-delivery, delayed delivery, or misdelivery of an email.

The Bank will never request personal information or verification of personal information via email. If you receive any such request, do not respond and notify the Bank immediately at the phone number and/or address below.

Promotional material or other notices that you may have received in your mailed statement will now be communicated to you via your email address at the Bank's discretion.

#### **Change in Terms**

The Bank may change any term or condition of this Agreement, and will mail or deliver a written notice to you at least 30 days before the effective date of any change in a term or condition if the change would result in increased fees or charges, increased





liability for you or fewer types of available electronic statements or notices, unless prior notice is excused by law. Electronic notification may be used to communicate these changes to you. If you maintain your Online Banking Services after the effective date of a change, you indicate your agreement with the change.

**Contacts**

Bank of Franklin County  
Online Banking Service Dept.  
900 East Eighth St.  
Washington, MO 63090  
1-877-584-6600  
Monday thru Friday, 8:30 a.m. – 4:00 p.m. excluding federal holidays