E-STATEMENT AND ELECTRONIC NOTIFICATION ENROLLMENT FORM

Now you can receive statements or notices on the day they are created through Online Banking instead of waiting for them to be delivered by the U.S. Post Office. Your Bank of Franklin County checking and savings accounts as well as Certificate of Deposit notices and loan payment notices can be viewed and printed at home with the click of your mouse. Enrolling is easy. Just complete this form and turn it in to one of our offices. Once you enroll, you will be notified via an email address that you provide, when your statements or notices are available. You can then sign on to our Online Banking site, www.bankoffranklincounty.com, click on the appropriate account and then on the Documents tab and view or print any of the statements or notices for which you have enrolled. To view your online statement or notice you will need Adobe Acrobat Reader. If you do not have Acrobat Reader, you can download it for free at www.Adobe.com.

Select Account(s): Step 1 of 3

To receive online statements and notices for any eligible account, fill in the account number and account type for each account that you wish to receive electronically.

Name(s) on Account _____

Account Type	Account #
_____	_____
_____	_____
_____	_____

For more accounts, please list on reverse.

Provide your email address for notification: Step 2 of 3

Email: _____

Read disclosures and sign to accept: Step 3 of 3

In order to receive an online statement or notice, you must consent to receive your statements and related disclosures electronically. By signing this form, 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.

_____ _____ _____

Signature Print Name

Date_____

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 *Important Information About Deposit Accounts* and *Schedule of Fees and Charges* disclosures.

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.

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

Equipment and Technical Requirements
Internet access is required to view your electronic statements and notices. In addition, 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 our 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:

(1) 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.
(2) Loan Accounts. Loan customers who are currently receiving mailed billing statements are eligible for the E-statement Service, unless one of the following applies: the account has been charged off, closed, is in bankruptcy, or is more than 90 days past due.
(3) Certificate of Deposit Accounts. Certificate of Deposit (CD) customers who currently receive a monthly notice are eligible for the E-Statement Service. Once enrolled, all notices including the maturity notice will be delivered electronically. Each certificate must be enrolled for the E-Statement Service on an individual basis.

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 180-day statement history, and will be able to view the current month's statement as well as up to five 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.

(1) Deposit Accounts. Please note that by enrolling in the E-statement Service you understand and agree that you will no longer receive images of your checks at the time your enrollment is effective. Check images of your current and prior month statement are available for viewing by clicking on the appropriate account and then the 'Transaction' button. Choose 'current' or 'previous' statement and click on the check number of the desired image.
(2) Loan Accounts. Once you enroll in the E-statement Service, you will receive your next scheduled statement online.
(3) Certificates of Deposits. Once you enroll in the E-statement Service, you will receive your next scheduled notice online.

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. If you want to receive your images with your paper statement, this will need to be reinstated through our New Account department. 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