

Security State Bank of Hibbing E-Statement Disclosure

This agreement made between you & **Security State Bank of Hibbing** is an addendum to the Online Banking Agreement previously agreed upon. This agreement stipulates that you are requesting to be enrolled in E Statements through Security State Bank of Hibbing's Online Banking Program.

By enrolling in E-Statements, you have requested and **Security State Bank of Hibbing (Bank)** has agreed to notify you via the email address you provide to the **Bank**, notice that your bank account statements and other information* are electronically available with Security State Bank's Online Banking. The Bank will send, electronically to the same email address, a message containing a notice of how to view available information by accessing the Bank's Online Banking, or a message containing a link to www.ssbhibbing.com where the information is located.

By receiving your statement electronically, you acknowledge that you will not receive a hard copy of your bank account statement or any images of your canceled checks. Your electronic bank account statement will provide the numbers of each check that has cleared, the amount of each check, and the date of payment posting. If you request a hard copy of either your bank statement or any check referenced in that statement, normal research fees will apply. If you request a copy of a check from the Bank, the Bank will provide a legible copy of the check within a reasonable period of time. You have the ability to view your canceled checks online with the Bank's Online Banking by viewing your transaction history.

To access the information you will need to have Acrobat Reader installed on the computer that you use to view the information.

If you wish to receive a paper copy of a disclosure or other information* that is presented to you electronically, please call 218-263-8855 or write to Security State Bank of Hibbing, P.O. Box 279, 701 E Howard Street Hibbing MN 55746. Please be as specific as possible regarding the information you are requesting. Statements and notices will only be mailed to the address we have on file. There is no fee to request a paper copy of a regulatory notice or a copy of the changes of fees or terms on your account. If you wish to have a paper copy of a statement or check, normal research fees may apply.

In the future if you wish to stop receiving your bank account information electronically, you must notify us in writing at the address listed above. Until that time this addendum agreement will remain in effect until we receive a written request from you to cancel it.

By enrolling, you agree to the terms stated above and are able to meet the minimum requirements for printing or retaining the information that is provided to you. You understand that you have a duty to exercise reasonable promptness in examining the electronic statement or the items referenced to determine whether any payment was not authorized because of an alteration of an item or because a purported signature by or on behalf of you or other signatory on the account was not authorized. The statute of limitations governing these responsibilities will commence at the time the email is sent by the Bank to you.

You agree to inform us if your email address changes.

Other information to be delivered to you at a later date includes but is not limited to: regulatory disclosures, past due notices, NSF, Loan Notices, etc.

I agree to the aforementioned terms & conditions and wish to sign up for E Statements.

Customer Signature

Date

Name _____

Email Address _____

Address _____

Phone _____

Please notify us of Email address changes.

Applicable Account Numbers

Bank Use Only

Connect 3 _____

Port _____

Accounts _____