

Farmers & Merchants Savings Bank

Electronic Delivery Service Agreement

The following information represents the "Electronic Delivery Service Agreement" between you and Farmers & Merchants Savings Bank. Please read this entire document prior to using the service.

This agreement is made between you and Farmers & Merchants Savings Bank for electronic delivery of your Farmers & Merchants Savings Bank account statements, account notices and any disclosures that we might send to you with your statements or notices. As used in this document, the words "we", "our" and "us" mean Farmers & Merchants Savings Bank and assigns the words "you" and "your" to mean each account owner(s).

Terms & Conditions:

1. To receive Electronic Delivery Services, you must have a personal computer with a working connection to the Internet and e-mail capability to open Portable Document Format (.pdf) files with Adobe Acrobat Reader 6.0 or higher.
2. In processing your Electronic Delivery Services application we will send you an email to confirm your request and test your ability to access your statement or notification. We will require an email reply from you to verify you can successfully access the statement or notification.
3. Upon enrollment, you will no longer receive your paper statement. We will document and archive all statements and cancelled checks to ensure future availability whether produced electronically or in print. You authorize us to electronically deliver your periodic bank statements including but not limited to any other disclosures that we might send to you with your statements, such as Truth in Savings disclosures or other required disclosures relating to your account(s).
4. You may request paper copies of your statements, notice, or any disclosure that we provide electronically, by sending your requests to the address provided below. If you request a paper copy of your bank statement normal fees will apply.
5. 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.
6. You agree to keep us informed of any change in your email address by advising us in writing at the address provided below.
7. Upon receipt by us of an email delivery error regarding the statement PDF file will result in the termination of this agreement. The information contained in the undeliverable file will be mailed to you at the address contained in our records. At that time you will be converted to our regular checking account and standard service charges will apply.
8. If we change the minimum hardware or software requirement, and you are unable to receive electronic delivery services, you will be released from this agreement without any penalty or consequence to you.
9. 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. If you have an account that requires e-statement delivery, you will be converted to our regular checking account and standard service charges will apply.
10. Following termination of the electronic delivery service by either party, a new enrollment agreement will be required to reinstate the service.
 11. Upon transmission of the email file to your email address, you will have the sole responsibility for maintaining security of the email including, by not limited to, your email provider and users of your personal computer or computer network.
 12. You further agree to indemnify and hold us harmless from and against any 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 email or electronic delivery of statement. You shall bear the entire risk for unauthorized use thereof whether or not you are negligent.
 13. When you sign up for e-statements, you will receive your statement by delivery of email. Set-up is free for delivery to one email address, however each additional email address that you choose to have your statement sent to will include a one-time setup fee of \$3.00.
 14. Any email address change requests must be done in writing or in person for security purposes.

To enroll in the e-statement delivery service, account owners should complete the e-statement sign-up form, return the original signed, completed form to one of our convenient locations at the address listed below.

Contact us at: Farmers & Merchants Savings Bank
201 West Main
P.O. Box 9
Waukon, IA 52172
563.568.3417

1798 Old Stage Rd Suite #2
P.O. Box 572
Decorah, IA 52101
563-382-3837

Email: solutions@fmsb4me.bank **

****Do not send personal information such as account numbers or social security numbers in an email as it is not secure.**

