



ELECTRONIC STATEMENT DISCLOSURE AND AGREEMENT

We recommend that you print or save this document for your records.

Introduction: Your consent to this Agreement is evidenced by your request for enrollment in electronic delivery services.

Electronic Delivery of Statements, Notices, and Disclosures: By accepting the “Electronic Statement Disclosure and Agreement”, you consent and agree that State Savings Bank may provide disclosures and notices to you in electronic form, in lieu of paper form, including electronic delivery of statements (e-Statements) for your State Savings Bank account(s).

Consent for Electronic Delivery of Statements: Your consent to receive e-Statements covers the periodic statements you are provided in connection with your State Savings Bank account(s). By using e-Statements, you accept and agree to be bound by the general terms and conditions governing e-Statements, including without limitation all the terms and conditions in this Agreement. You agree to be bound by any and all laws, rules, regulations and official issuances applicable to e-Statements now existing or which may hereafter be enacted, issued or enforced, as well as such other terms and conditions governing the use of other facilities, benefits or services that State Savings Bank may from time to time make available to you in connection with e-Statements.

Scope of Agreement: This Agreement establishes the terms and conditions of the Electronic Statement Disclosure and Agreement by which you consent to receive electronic notice of any notice or other type of communication provided to you by State Savings Bank. Your consent also covers all disclosures that are required or may be provided on or with your accounts and/or loan statements, including, but not limited to, the Billing Rights Statement required by the Truth in Lending Act and the Error Resolution Notice required by the Electronic Fund Transfer Act. We will provide you access to notices, attachments and/or documents via online banking.

You understand and agree that once you agree to the terms and conditions of this Agreement, you are authorized to enroll, un-enroll and re-enroll any account you may hold in the Service. In each case, this Agreement, as it may be amended from time to time, shall govern your rights and obligations.

Accounts Eligible for e-Statements: All checking, money market, and savings accounts that receive a periodic statement are eligible for the Service.

Enrollment for e-Statements: Unless indicated, enrollment for the Service includes all your eligible accounts. You may elect to exclude certain accounts from e-Statements by providing the account number(s) you wish to exclude during your enrollment. As with periodic statements in paper form, any authorized signer on the account can enroll the account in the Service.

You understand that when any authorized signer enrolls an account in the Service, State Savings Bank will discontinue mailing printed account statements to the account address of record. All future statements will be maintained on a website which you access to obtain, review, print and copy/download.

Accessing and Downloading e-Statements: The access to your e-Statement and any related legal notices will be made available to you through State Savings Bank’s online banking service. To access, and view these items, you will need a personal computer or mobile device with access to the Internet. For accessing State Savings Bank’s online banking service, a current version of Internet Explorer, Google Chrome, Firefox, or Safari is required. If you are reading this agreement online, you have the necessary hardware and software to access your e-Statements.

Periodic updates or new versions of these browsers may be required in the future to address security concerns or changes in technology and can be obtained from their respective vendors typically for no charge.

You will also need access to a printer or the ability to download and save the disclosures and information in order to keep copies for your records. A current version of Adobe Acrobat Reader is required to access and retain documents being provided to you in Portable Document Format (.PDF). Adobe Acrobat Reader software is available for free directly from Adobe. You may download Adobe Acrobat Reader for no charge at www.adobe.com

You understand and agree that we reserve the right to require you to obtain a different type of technology from time to time in order to use the Service. 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.

Electronic Delivery of Copies of Paid Checks: By enrolling an account in the Service, you agree to receive copies of paid checks drawn against any checking account that you enroll in electronic delivery as the equivalent of paper copies of such items. Electronic copies of paid checks will be made available to you in connection with e-Statements for such account.

Duty to Review Periodic Statements: You agree to promptly open or download and review your e-Statement and any accompanying items. You must promptly notify us in the manner and within the applicable time period as specified in our Deposit Account Agreement, whichever is applicable, of any error, unauthorized transaction, or other irregularity. If you allow someone else to access your statement, you are still fully responsible to review the statement for any errors, unauthorized transactions, or other irregularities. Any applicable time periods within which you must notify us of any errors on your account statement(s) (see Deposit Account Agreement) shall begin on the next business day after the statement end date regardless of when you access and/or review your e-Statement. If you do not immediately report to State Savings Bank any non-receipt of e-Statements or any error, irregularity, discrepancies, claims or unauthorized debits or items, you shall be deemed conclusively to have accepted all matters contained in the e-Statements to be true, accurate and correct in all respects.

Unenrollment from e-Statements: You may withdraw your consent for electronic delivery services and unenroll your account from the Service at any time by sending written notice at the address provided at the end of this disclosure or by sending instructions to us by e-mail. Upon withdrawal, all future documents will be sent in paper form to your address of record. Upon termination of electronic delivery services (by you or by us), new enrollment will be required to reinstate this service. Please note that any credit or reduced account monthly service charges for e-Statement will be discontinued which may increase the service charge or change your interest earnings.

Requesting a Paper Copy: To request paper copies of these documents, you may submit your request by email, in writing, or by calling us at the address and phone number provided at the end of this disclosure. Please note that the request for printed copies will be subject to fees as disclosed in our Deposit Account Agreement. Duplicate statements for personal or business accounts will no longer be provided to third parties with e-Statements.

Change of E-mail Address: You agree to notify us immediately of any change in your e-mail address. It is your responsibility to keep us informed of your current email address(s). You may notify us of the new address in writing.

Security: You understand the importance of your role in preventing misuse of your accounts and you agree to promptly examine your e-Statement for each of your accounts as soon as you access it. You agree to protect the confidentiality of your account and account number(s), and your personal identification information, as well as your driver's license number and social security number. You understand that personal identification information by itself or together with information related to your account, may allow unauthorized access to your account.

Disclaimer of Warranty and Limitation of Liability: We make no warranty of any kind, express or implied, including any implied warranty of merchantability or fitness for a particular purpose, in connection with the Service provided to you under this Agreement. We do not and cannot warrant that the Service will operate without error, or that the Service will be available at all times. Except as specifically provided in this Agreement, or otherwise required by law, you agree that our officers, directors, employees, agents or contractors are not liable for any indirect, incidental, special or consequential damages under or by reason of any services or products provided under this Agreement or by reason of your use of the Service, including loss of profits, revenue, data or use by you or any third party, whether in an action in contract or tort or based on a warranty or any other legal theory.

Agreement is in Addition to and Amends Other Agreements: The terms and conditions of this Agreement constitute the agreement by you to use the Service as described herein. We reserve the right to change (amend, add to, or delete) the terms and conditions of this Agreement at any time. Unless otherwise required by law, we may amend this Agreement without prior notice to you. If we choose to notify you of an amendment or are required to do so by law, we may ask you to agree to an amended version of this Agreement electronically, or mail or deliver a separate notice, statement message or electronic message to you at the last address we have on file for you. Your continued use of the Service following any such notice of a change shall constitute your agreement to be bound by all such changes.

This agreement supplements any other agreements or disclosures related to your account(s), including the Deposit Account Agreement. If there is a conflict between this Agreement and any others or any statements made by employees or agents, the Deposit Account Agreement shall supersede.

Our right to terminate: You agree that we can terminate the Service and revert to printed mailed statements and notices for any reason at any time.

Governing Law: This Agreement shall be governed by the laws of the State of Iowa and by regulations of any governmental agency having jurisdiction over us. A determination that any provision of this Agreement is unenforceable or invalid shall not render any other provision of this Agreement unenforceable or invalid.

Contact Us:

Baxter Branch

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West Des Moines Branch

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