



eStatement Disclosure and Consent Agreement (Online Enrollment)

By entering into this agreement, you understand that TBK Bank, SSB (herein referred to as “we” or “us”) will no longer provide you with a paper statement for your checking or savings account or other paper statements, notices, and disclosures as they become available through eStatements.

System and Hardware / Software Requirements

To access your eStatements online, you must have a personal computer with an internet connection that supports 128-bit encryption, establish and maintain a valid email address, and establish and maintain an online banking access ID and password. Viewing your eStatement requires Adobe Reader 7.0 (or higher); to download a free version of Adobe Reader, please visit www.adobe.com.

Notification

We will send you a message to your email address on file when your eStatement is available. Only one email address, not exceeding 60 characters, will receive notification per account. On jointly-held accounts, the primary account holder will receive the email notification. For dispute purposes, the statement date will be considered the date the email notification was sent.

Email Address Change

If you change your email address, it is your responsibility to notify us before the end of your next statement cycle by logging into online banking, clicking “Profile,” clicking the “Edit” button in the email section, and submitting your new email address. If we believe that our email notification has not been received by you, within 10 business days, we will send your most recent paper statement to your mailing address on file, along with a letter explaining that you have been removed from the eStatement service and that you can re-enroll by contacting your local branch.

Availability

Your eStatements will be available online, generally, on the next calendar day after the end of your statement cycle. The service providing eStatements is generally available 24 hours a day, 7 days a week; however, this service may be unavailable from time to time for routine software and hardware maintenance or due to unscheduled down time.

Archiving

EStatements will be available through online banking for one year after the end of your statement cycle. We recommend that you save a copy of your statement as a separate file by right-clicking the PDF file and saving it to the location of your choice on your personal computer, network, or other electronic media; you can also print a paper copy if you wish.

Request for Paper Statement, Disclosures, or Notices

If you would like to receive a paper copy of any documents included in this agreement, you may contact your local TBK Bank branch. There may be a \$5.00 fee for each document requested.

Inquiries

All questions regarding eStatement access should be directed to your local TBK Bank branch or you may also email us at InternetBanking.CustomerService@tbkbank.com providing your account name, phone number, and email address.

Confidentiality

You agree to protect the confidentiality of your account including your account number and your online banking access ID and password. We will disclose information to third parties about your eStatement access only:

1. When it is necessary for technical support from our eStatement provider.
2. In order to verify the existence of conditions of your account.
3. To comply with a government agency or applicable law.

Cancellation

You have the right to terminate your eStatements access and receive paper statements at any time. If you wish to do so, please send written notice which includes your account name, phone number, and email address to:

TBK Bank, SSB
ATTN: Electronic Banking Department
852 Middle Road
Bettendorf, IA 52722

or email your request to InternetBanking.CustomerService@tbkbank.com. There may be a fee charged to your account to revert back to paper statements and it may take up to 10 business days to implement your request. If you cancel eStatements and wish to resume receiving eStatements in the future, it will be necessary for you to go through the enrollment process again. We have the right to terminate our obligation to provide eStatements service to you upon 10 days of prior written or email notification.

Change in Terms

It may be necessary from time to time, to change the terms or conditions regarding your eStatement access; if such a change is necessary, we will send a message to your email address on file and you will have the right to withdraw from eStatements at no charge at that time.

Liability

You agree to waive and release any claims against us arising out of or in any way related to the eStatement service except for those claims resulting solely from the negligent acts or omissions of us. You agree that the time you take to examine your eStatement and report any account discrepancies including unauthorized activity, alterations, forgeries, or any other errors to us will not exceed 60 days from the email notification date. You agree that if you fail to report such discrepancies within 60 days from the email notification date, you may not get back any money you lost if we can prove that we could have stopped someone from taking the money if you had told us in time. You agree that in no event, we or our suppliers will be liable for lost profits or damages arising from your use of eStatements. You agree that we or our suppliers will not be liable for any issues with your personal computer resulting in loss of functionality; this includes hardware or software failure, computer viruses, loss of data, interruption of internet access or eStatements access, or similar loss.