

**Waukon State Bank &  
Viking State Bank & Trust**  
**Internet Banking Electronic Account Statement and  
Check Image Delivery Enrollment Agreement**

Waukon State Bank's and Viking State Bank & Trust's (Bank's) Internet Banking Electronic Account Statement and Check Image Delivery Enrollment Agreement ("Agreement") governs use of the Bank's E-Statement Delivery Service through Internet Banking. As used in this document the words "you" and "your" refer to Waukon State Bank's/Viking State Bank & Trust's customer(s) and their use of the Service. The words "we" and "our" refer to Waukon State Bank/Viking State Bank & Trust.

This Agreement explains the terms and conditions governing the BANK'S E-STATEMENT DELIVERY service offered through Internet Banking. By using the Service, you agree to the following terms and conditions. This Agreement will be governed by and interpreted in accordance with Federal laws and regulations, or to the extent there is no applicable Federal law or regulation, by the laws of the State of Iowa. By accepting below or otherwise using the Service, you agree to use the Service only for bona fide and lawful purpose permitted under this Agreement.

**Term & Conditions:**

1. To receive E-Statement Delivery Services through Internet Banking, you must have an Internet Banking account with Bank.
2. Upon enrollment, periodic account statements will be provided electronically only through Internet Banking. You will no longer receive paper statements. It is your responsibility to retain these statements for future reference. If you, for any reason, request a paper statement in the future, you will be charged a fee of \$5.00 per statement.
3. At the time of this enrollment agreement, you agree to maintain your Internet Banking account so that you may view your bank statements electronically.
4. You agree to provide our bank with a valid email address. Bank will send an email to the address provided by you each time an electronic statement has been delivered to your Internet Banking. You agree to keep Bank informed of any change in your e-mail address by advising us in writing at the address provided below. WSB will in turn send a confirmation letter to your postal address as well as sending you a confirmation e-mail.
5. Upon receipt by us of an e-mail delivery error regarding the notification that your electronic statement has been delivered, we will contact you for an updated email address. It is your responsibility to provide Bank with a correct email address so we may properly notify you that your statement is ready for viewing on Internet Banking.
6. You may withdraw your consent for E-Statement Delivery Services through Internet Banking by sending written notice to the address provided below. Bank will send a confirmation notice of the cancellation by postal delivery and will not impose any fees for the cancellation of E-Statement delivery. Upon withdrawal, the cancellation will be effective at the next statement cycle and the documents will be sent in paper form to your address on record. When the E-Statement is converted to a paper statement, you will be responsible for all services charges applicable at the time for a paper statement.
7. Bank may also cancel this agreement and your access to Internet Banking E-Statements at any time for any reason. If we cancel this agreement, we will notify you by postal mail.
8. Following termination of the Internet Banking E-Statement delivery service by either party, a new enrollment agreement will be required to reinstate this service.

9. You further agree to indemnify and hold us harmless from and against any and all 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 e-mail or electronic delivery of your statement through Internet Banking. You shall bear the entire risk for unauthorized use thereof whether or not you are negligent.
  
10. Bank reserves the right, at any time to amend the terms of this Agreement. The bank will notify you of any amendments to this Agreement by providing notice to you at your e-mail address or by postal delivery or as otherwise allowed or required by law. You will be deemed to have accepted any amendments to this agreement made by Bank unless you cancel this agreement prior to your next statement cycle.
  
11. Bank will not be responsible for any electronic virus or viruses that you may encounter when accessing your E-Statement on Internet Banking. We encourage Bank customers to scan their computer and storage devices using a reliable anti-virus product on a regular basis to detect and remove any viruses.
  
12. Bank does not foresee or anticipate technical or other difficulties. Therefore, WSB makes no warranty that Internet Banking E-Statement delivery will be uninterrupted or error free. The Bank is not liable for any loss or damage arising from your failure to comply with the requirements set forth in this agreement, interruption in Internet Banking E-Statement delivery due to problems with your computer equipment or errors/delays in communication and transmission lines or any occurrence beyond the Bank's reasonable control.
  
13. By signing the E-Statement Enrollment Agreement, you acknowledge that you have read, understood and agree to the terms and conditions set forth in this agreement.

BY SIGNING BELOW, YOU AGREE TO THE TERMS AND CONDITIONS OF THIS INTERNET BANKING ELECTRONIC ACCOUNT STATEMENT AND CHECK IMAGE DELIVERY ENROLLMENT AGREEMENT.

Customer Signature	Printed Name	Date
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Customer Signature	Printed Name	Date
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Checking Acct #(s)			
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Savings Acct #(s)			
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Email Address \_\_\_\_\_

2<sup>nd</sup> Email Address, if applicable \_\_\_\_\_

Current Home Street Address \_\_\_\_\_ PO Box # if applicable \_\_\_\_\_

City, State & Zip Code \_\_\_\_\_

Home Phone Number \_\_\_\_\_

Work Phone Number \_\_\_\_\_

Cell Phone Number \_\_\_\_\_

Security Verifications Question (Choose one of the following questions):

\_\_\_\_\_ Name of High School you attended

\_\_\_\_\_ Father's Middle Name

\_\_\_\_\_ Mother's birth date (mm/dd)

\_\_\_\_\_ Name of your 2<sup>nd</sup> grade teacher

\_\_\_\_\_ Company where you had your first job

Your Security Verification Question Answer:

\_\_\_\_\_

**Return this completed form to us by mail, fax, scan to email or in person:**

**Waukon State Bank**  
**Bookkeeping Department**  
**22 W Main St.**  
**PO Box 246**  
**Waukon, IA 52172**  
**Phone: 563-568-3451**  
**Fax: 563-568-6247**  
**E-Mail: [wsbib@waukonstatebank.com](mailto:wsbib@waukonstatebank.com)**

**OR**

**Viking State Bank & Trust**  
**321 W Water Street**  
**PO Box 429**  
**Decorah, IA 52101**  
**Phone: 563-387-0191**  
**Fax: 563-387-0193**  
**E-Mail: [vsbtib@vikingstatebank.com](mailto:vsbtib@vikingstatebank.com)**

If you have any questions, please contact us at the phone number or address listed above.

For your security, we will be sending you a confirmation by postal mail and email before your next statement

For Bank Use Only:

Approved By \_\_\_\_\_

Enrollment form received by: In Person \_\_\_\_\_ FAX \_\_\_\_\_ Postal Mail \_\_\_\_\_

Postal confirmation sent on \_\_\_\_\_

Email confirmation sent on \_\_\_\_\_

Copy of Enrollment sent to Customer \_\_\_\_\_ by Email \_\_\_\_\_ by Postal Mail

\_\_\_\_\_ given to Customer at time of enrollment