

Personal Accounts E-Statement Authorization

Name: _____

Account Number _____

Address: _____

Account Number _____

City, State, Zip: _____

Account Number _____

Email Address: _____

Account Number _____

Phone Number : () _____

Account Number _____

You must be an owner/signer on all accounts you want to access electronically. Attach a separate sheet, listing any additional accounts for E-Statements. Be sure to sign and date attached sheet. Accounts may be checking and savings. Existing combined statements will be viewed the same as your paper statement.

E-Statement Requirements:

- Adobe Acrobat 3.0 or greater and e-mail capability to open Portable Document Format (PDF).
- Internet browser that supports 128 bit encryption. Both the Microsoft Internet Explorer® browser and the Netscape Navigator® browser versions 4.0 or higher.

E-Statement Agreement:

We, our, and us, when used in this agreement, mean **The First National Bank of Monterey**. When we use the words "you" and "your" we mean the following type of customer: Any customer with a checking and/or savings account requesting E-Statements

- The undersigned hereby requests and authorizes us to send notice of regular periodic account statement(s) to you, in lieu of a paper copy, in electronic format for all accounts designated in this agreement to be received via e-mail. By utilizing the E-Statements, you agree to be bound to all rules and regulations applicable to your deposit account and any other contract for services with us as established and amended by us.
- You understand your right to revoke this agreement and thereby withdraw consent to communicate with us electronically. **In order to withdraw consent and terminate this agreement, you must notify us in writing, 45 days in advance, of this decision delivered to us at the following address: First National Bank of Monterey Attn: E-Stat PO Box 8, Monterey, IN 46960. There are no fees associated with the rescinding this agreement.**
- You understand if you elect to receive your First National Bank of Monterey statement(s) through electronic delivery, we will no longer send your statements through U.S. Mail.
- **You agree to notify us immediately if you are unable to access any of the information that has been delivered by us in electronic form or matter.**
- **You agree to provide us with signed, written notice if your e-mail address changes.** If electronic delivery of the E-Statement is deemed undeliverable, attempt to contact you by phone to rectify will be made. If unable to rectify undeliverable E-Statement we may terminate this agreement where a paper statement will be sent to the address of account(s). A new application would be required by you to obtain E-Statements when you or we terminate this agreement.

First National Bank of Monterey shall not be responsible or liable for:

- Consequential or incidental damages caused by services performed by us, or its agents, or your internet service provider.
- Damages arising from unauthorized access to E-Statement Services.
- Any cost associated with updating, modifying or terminating your software or hardware.

Additional Terms:

- You represent and warrant to us that each individual who is to have access to your accounts and information through E-Statements is hereby authorized to access this account information. Once you receive an email notification you can retrieve your statement by going to <http://fnbmonterey.securemsg.com>, or by going to our website www.fnbmonterey.com and clicking on the link on our homepage. Each customer will designate a password as required by the various E-Statements. Password requires a minimum of eight (8) characters and a mix of letters and numbers. Once selected for each user, a password is to be used only by that individual and protected from use by others. You agree that our security procedures are commercially reasonable.
- **You will have access to your statements for 90 days. You may choose to move your statements to My Safe for continued online secure access. We recommend saving or printing your statements for permanent record storage. If you choose not to save or print your statements, you may have a service charge to you for any research done by us.**
- Our Privacy Policy, that has been previously provided to you and is available upon request or on the website, www.fnbmonterey.com, will apply to this service. Your email address will not be sold or otherwise provided to third parties.
- We may change, suspend, or terminate all or any aspect of this delivery service upon notice to you.
- You acknowledge that he/she has reviewed this Agreement, understands the terms and conditions set forth herein, and agrees to be bound by hereby.

Authorized Signer: _____

Date: _____

Print & Mail to:
First National Bank of Monterey
Attn: E-Statements
P.O. Box 8
Monterey, IN 46960