

NSB Bank eStatement Disclosure

The following information represents the "Personal eStatement Agreement and Disclosure Statement" between you and NSB Bank. Please read this entire document prior to using this service and retain a copy for your records.

This agreement is made between you and NSB Bank for electronic delivery of your NSB Bank account statements and any disclosures that we might send to you with your statements using NSB Bank Online Banking and our web site (www.nsbbank.com). As used in this document, the words, "we", "our", and "us" mean NSB Bank and assigns the words "you" and "your" to mean each account owner(s).

You agree to abide by the terms and conditions of this agreement and acknowledge your receipt and understanding of the disclosures contained in this agreement. This agreement is in addition to other agreements between you and us, including the applicable deposit account disclosure agreement(s) and terms and conditions, and our rules and regulations and other loan agreements with us. If there is a conflict between the terms and conditions of this agreement and the terms and conditions of any other agreements between you and us, this agreement will control.

Once you enroll in the NSB Bank eStatement service, you will no longer receive a 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).

To use this service you must be able to access and retain the communications electronically or be able to print them off. This means you must have: an email address and Internet access; the use of an Internet browser; you will need the latest version of Adobe Acrobat Reader to view your statement. You will need a password that is at least 12 alphanumeric characters. Alphanumeric meaning that it has numbers and letters. To download a free copy of Adobe Acrobat Reader, please go to <http://www.adobe.com>.

eStatements are available for checking accounts and accounts that are included as a combined statement with that checking account.

As a customer you have a duty to exercise reasonable promptness in examining your eStatement to determine whether any payment was not authorized. If you believe that an unauthorized transaction has been or may be conducted from your deposit account without your permission, call us at: 641-423-7638, or write us at: NSB Bank, 2650 4th Street SW, Mason City, Ia 50401.

You will access your eStatement by following these steps:

- You will receive an email with your estatement included
- You will need to input your password
- You will now be able to view your statement

You must maintain a current e-mail address with NSB Bank to receive eStatements. If your e-mail address changes, it is up to you (the customer) to notify us promptly, either by [emailing](#) us the information to estatements@nsbbank.com or in person at any NSB Bank Office. If there are problems sending your estatement(s) to your email address, we will contact you via email or telephone. If we are unable to get a hold of you or you do not contact us within one business week we will change the account to our Economizer Account. At that time any charges for the Economizer Account are applicable. **Do not send personal information such as account numbers or social security numbers in e-mails as it is not secure.**

If we make material changes to the procedures for accessing eStatements you can withdraw your consent to receive eStatements by a signed request mailed or delivered to one of our offices.

If you want to request a paper copy of your statement or any disclosure that we provide electronically call 641-423-7638. If you request a paper copy of your bank statement normal fees will apply.

I agree that I have read the above information and agree to the terms and conditions of this disclosure.

Print Name: _____

Signature: _____

Account(s) #: _____

E-mail Address(s): _____

Password(s): _____