

**Waukon State Bank &
Viking State Bank & Trust
E-mail Electronic Account Statement and
Check Image Delivery Enrollment Agreement**

Waukon State Bank's and Viking State Bank & Trust's (Bank's) Electronic Account Statement and Check Image Delivery Enrollment Agreement ("Agreement") governs use of the Bank's E-Statement Delivery Service. 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 to your email. 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 to your email account, you must have a working connection to the Internet with e-mail capability to open Portable Document Format (.PDF) files with Adobe Acrobat Reader 5.0 or higher.
2. Upon enrollment, periodic account statements will be provided electronically only. 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 provide us with a password needed to decrypt the self-extracting attachment containing your information. The password that you provide to us must consist of at least six (6) characters and contain both letters and numbers. The password will be case-sensitive. If you wish to change your password, you may do so by contacting the bank at the phone number or address listed below. The bank will in turn send a confirmation letter to your postal address as well as sending you a confirmation e-mail.
4. You agree to keep us informed of any change in your e-mail address by advising us in writing at the address provided below. The bank 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 E-Statement PDF file will result in the termination of this agreement. The information contained in the undelivered file will be mailed to you at the postal address contained in our records. It is your responsibility to provide the bank with a correct email address. A new agreement with the correct email address will be required.
6. If we change the minimum hardware or software requirements, and you are unable to receive E-Statement Delivery Services, you will be released from this agreement without any penalty or consequence to you.
7. You may withdraw your consent for E-Statement Delivery Services by sending written notice to the address provided below. The 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 service charges applicable at the time for a paper statement.

8. Bank may also cancel this agreement and your access to E-Statements at any time for any reason. If we cancel this agreement, we will notify you by postal mail.
9. Following termination of the E-Statement Delivery Service by either party, a new enrollment agreement will be required to reinstate this service.
10. Upon transmission of the e-mail file to your e-mail address, you will have the sole responsibility for maintaining security of the e-mail including, but not limited to, your e-mail provider and users of your personal computer or computer network.
11. You further agree to indemnify and hold Bank 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. You shall bear the entire risk for unauthorized use thereof whether or not you are negligent.
12. 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 (including any changes in the hardware or software required to access and retain documents) 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 Waukon State Bank unless you cancel this agreement prior to your next statement cycle.
13. Waukon State Bank will not be responsible for any electronic virus or viruses that you may encounter. We encourage our customers to scan their computer and storage devices using a reliable anti-virus product on a regular basis to detect and remove any viruses.
14. Bank does not foresee or anticipate technical or other difficulties. Therefore, Bank makes no warranty that 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 E-Statement delivery due to problems with your equipment or errors/delays in communication and transmission lines or any occurrence beyond the Bank's reasonable control.
15. 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 ELECTRONIC ACCOUNT STATEMENT AND CHECK IMAGE DELIVERY ENROLLMENT AGREEMENT.

Customer Signature

Printed Name

Date

Customer Signature

Printed Name

Date

Checking Acct #(s) _____

Savings Acct #(s) _____

Email Address _____

2nd 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 2nd grade teacher
- _____ Company where you had your first job

Your Security Verification Question Answer:

Password (must be alphanumeric-min of 6-characters) _____

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

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

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