

**GNB Bank**  
**Online Services – Estatement Agreement**  
(dtd. 4-4-17)

**General Terms**

This agreement (the “Agreement”) is made between you and us for receiving your GNB Bank account statements electronically via GNB Bank's Internet Banking. Please read this entire document prior to using this service, and acknowledge that you have read the information by responding to this email. Keep a copy for your records.

As used in this document, the words “we,” “our,” and “us” mean GNB Bank and the words “you” and “your” mean the account holder(s) and anyone else with authority to receive statements on this account.

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 as well as your 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, as it relates to electronic statement delivery, this agreement will control.

**The Service**

You need to be enrolled in GNB's Online Banking and have an active password to receive Estatement delivery. Once you enroll in Estatement delivery, you will no longer receive your paper statement. You will be able to view, print, download and save your Estatement on your computer. During the period of time you elect to receive Estatements, you will not be assessed a monthly card fee for your GNB debit or ATM card.

**Equipment and Software**

To access GNB Bank's Estatement delivery, you will need a personal computer. You must have an active account with an Internet Service Provider (ISP), an Internet browser software program that supports 128 bit encryption, and an email program. You will need to have a hard drive as part of your personal computer if you wish to retain your statements in electronic format. You will need to furnish your own printer if you wish to print your statements. You will need Adobe Acrobat Reader 7.0 or higher to view your statement. To download a free copy, go to <http://adobe.com>.

**Description of Service**

You will be notified by email when your deposit account statement is available. You can access your Estatement by following these steps:

1. Login to GNB's Online Banking
2. Enter your username and password
3. Click on the account number you wish to view
4. Click on the Documents button
5. Click on the Statement you wish to view
6. View, print, or save your statement as you desire
7. Estatements will remain available on GNB Online Banking up to 18 months

**Service Beginning Date**

In order for us to begin sending Estatements, we must verify that you are able to receive and view the statements. We will first send you an email to confirm your request, and request that you email us so we are aware that you are able to access your statement. Once you have notified us via email, your Estatement delivery will begin with your next statement date. You have a duty to exercise reasonable promptness in retrieving your Estatement to make sure that it is correct and that an unauthorized transaction was not made without your permission.

**Email Address Changes**

If your email address changes, you may notify us by email at [info@gnbbank.com](mailto:info@gnbbank.com) or by contacting us at 800-545-0172. Do not send personal information such as account numbers via an email. If the email notifying you that your statement is available is returned to us as undeliverable, we will notify you by postal mail that you need to provide us with a valid email address. If you do not respond to this request within ten days, we will mail a paper statement to your postal address and change your statement delivery method back to paper. In the event that you resume the paper delivery of statements, you will be assessed a monthly fee for your GNB debit or ATM card.

**Fees**

There is no fee to receive your statement electronically. You will not be assessed a monthly fee for your GNB debit or ATM card as long as you continue receiving electronic statements. If you request a paper copy of your statement, the fee is \$1.00 per statement requested.

**Termination of service**

If you wish to discontinue the delivery of Estatements and resume receiving paper statements, you may do so at any time by emailing us at [info@gnbbank.com](mailto:info@gnbbank.com) or writing GNB Bank, PO Box 246, Grundy Center, IA 50638. If you decide to resume the paper delivery of statements, you will no longer receive a GNB debit or ATM card for no monthly fee.

**Acceptance**

By replying to this message, you are accepting this agreement and authorizing us to electronically deliver your checking and/or savings account statements, including, but not limited to, any other disclosures or notices that we may send you with your statements or at other times during the month, such as Truth in Savings disclosures or other required disclosures relating to your account(s) with GNB Bank. You acknowledge that you have received, read, understand, and agree to the terms of this agreement. You agree to promptly inform us if your email address changes.