

CONSENT AND AGREEMENT FOR ELECTRONIC DELIVERY OF BANK STATEMENTS AND DISCLOSURES

Your rights and options to receive records in paper form

You have the option of continuing to receive your bank statements and disclosures in paper form. If you elect to receive them through electronic delivery, KodaBank will no longer print them for delivery in person or by U.S. Mail.

Whether your consent applies only to a particular transaction or to categories of transactions

Your consent authorizes KodaBank to forward to you electronically your periodic statements and any other disclosures the bank might send to you with your statements, including notices, changes-in-terms, and disclosures not requested directly by you.

Your right to withdraw consent to have records provided electronically

You may discontinue this electronic delivery service and revert to paper delivery at any time by contacting KodaBank. Contact information is set forth below.

How you may obtain a paper copy of a record

To obtain a paper copy of a statement or disclosure you have received electronically, you may contact KodaBank using the information below.

Hardware and Software requirements for accessing and retaining electronic information

To be able to receive and view your records electronically, you must have a computer running at a minimum speed of 200 MHZ with a modem and hard drive or printer, and use an Internet browser that supports 128-bit encryption in a version which is less than 5 years old. To view your records, you will need Adobe Acrobat Reader version 3.0 or higher; we recommend using the newest version, which is available free of charge at www.adobe.com.

General

The same terms apply with respect to electronically delivered statements and disclosures as for those delivered in paper form, and the deposit agreements and disclosures you have previously entered into with or received from the bank remain in effect. KodaBank’s Privacy Policy (previously provided to you) will apply to this service and the policy is incorporated into and made part of this consent and agreement. Your user name must be a valid email address. Your email address will be used in accordance with our privacy policy to deliver information to you and will not be provided to third parties. You agree to notify KodaBank immediately (using the contact information below) of any change in your email address, any errors or complications relating to electronic receipt of your account information, or should your password ever become compromised or known to individuals who are not authorized. The bank may change, suspend, or eliminate all or any aspect of this delivery service upon reasonable notice to you. Because of the unpredictability of the Internet, KodaBank does not guarantee continuous or uninterrupted access to your bank statements through the Internet. Should you be unable to access your statements electronically, you may contact the bank for copies in another format. KodaBank will not be held liable for any technical, hardware, or software failure.

Name: _____ Date: _____

Account Number: _____ Account Number: _____

Account Number: _____ Account Number: _____

Valid Email Address (your user ID): _____

Password (required): _____

I have read and agree to the above agreement for electronic delivery.

Signature: _____



KodaBank

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