

KodaBank
Electronic Banking Account Statement Disclosure and Agreement

This Electronic Banking Account Statement Disclosure and Agreement “Agreement” is made between you and KodaBank and provides your request and consent to receive statements, notices, and documents for your account(s) by electronic delivery. These electronic statements, notices, and documents are called “eStatements.” This Agreement is in addition to the terms and conditions described in KodaBank’s Online Banking Agreement, the Electronic Fund Transfer Act Disclosure, and corresponding Fee Schedule.

By clicking on “I Agree” below, you agree that we may provide you with your periodic banking account statements, including, but not limited to any future disclosures, amendments, privacy policies, letters, correspondences, and any other notices that may be legally required to be provided to you, in electronic form. Once enrolled in the eStatements service you may receive your next statements, notices, and documents electronically only.

ELIGIBILITY FOR eSTATEMENTS. You must be enrolled in our online banking product in order to sign up for and view eStatements. All account types for which the bank generates periodic statements are eligible for eStatements. For a statement which contains the information for more than one account, “Combined Statement,” the lead account must be linked to online banking and enrolled in eStatements to allow display of the Combined Statement.

ONE eSTATEMENT. eStatements can only be set up once for an account. If you require a statement to go to more than one recipient, please contact us.

ACCESSING YOUR eSTATEMENTS. When your statement is ready, you will receive an email notification with a link to the bank’s online banking site. Log in with your username and password then navigate to the eStatements tab to view your documents. You must ensure that your computer software meets the following system requirements in order to view, print, and/or save your eStatements.

- Computer with the capability to access the Internet
- Internet Browser that supports 128-bit encryption and is on the list of supported browsers. <http://info.netteller.com/go/Supported-Browsers>
- Adobe Acrobat Reader 6.0 or higher

Your statements will be available to you online for 180 days. You will continue to have the option to request historical statements, for which fees may apply; please refer to the applicable account agreement and disclosures for details. If you wish to receive a paper copy of a disclosure or other information presented to you electronically you can contact us by phone at 1-866-615-1552 or by writing us at: KodaBank; PO BOX 369; Drayton, ND 58225.

We will use our best efforts to deliver your eStatements in a timely manner and in accordance with any applicable time required by law. However, we shall incur no

liability if we are unable to deliver your eStatements because of the existence of any one or more of the following circumstances:

- a. Our website or Online Banking is not working properly and you know or have been advised by us of the malfunction; or
- b. Circumstances beyond our control (such as, but not limited to, fire, flood, interruption in telephone service or other communication lines, interference from an outside force, legal restriction or delays in mail service) prevent proper delivery and we have taken reasonable precautions to avoid those circumstances.

DUTY TO REVIEW PERIODIC STATEMENTS. You must promptly access/review your eStatement and any accompanying items and notify us in writing immediately of any error, unauthorized transaction, or any other irregularity. If you allow someone else to access your eStatement, you are still fully responsible to review the eStatement for any errors, unauthorized transactions or any other irregularities. Any applicable time periods within which you must notify us of any errors on your account statement(s) shall begin on the eStatement notification date regardless of when you access and/or review your eStatement. If you do not immediately report to KodaBank any non-receipt of eStatements or any error, irregularity, discrepancies, claims or unauthorized debits or items, you shall be deemed conclusively to have accepted all matters contained in the eStatements to be true, accurate and correct in all respects.

EMAIL ADDRESS MAINTENANCE. It is your responsibility to notify us if you change your email address. You may update your email address by going to the eStatements tab in online banking, clicking on Email, and making changes to your information.

CHANGE STATEMENT DELIVERY METHOD. At any time and at no charge, you can change the way we send you eStatements by contacting us. The change will take place the next statement cycle.

CHANGES AND/OR TERMINATION. Except as otherwise required by law, rule, or regulation, we may change the terms of this Agreement at any time. When changes are made we will update this Agreement within the eStatements tab on online banking. Online banking will be updated on the effective date, unless an immediate change is necessary to maintain the security of the system or unless a law, rule or regulation requires that it be updated at an earlier time. If such a change is made, and it can't be disclosed without jeopardizing the security of the system, this Agreement will be updated within thirty (30) days after the change. You will be notified as soon as possible when any changes are made which materially affect your rights. As always, you may choose to decline changes to this Agreement by un-enrolling in the eStatements service. Your continued enrollment in the eStatements service is your acceptance to the Agreement. Changes to fees or terms applicable to eligible accounts are governed by the agreement otherwise governing the applicable account. It is your responsibility to review this Agreement including KodaBank's Privacy Policy from time to time in order to be aware of any such changes.