

Intercity State Bank
E-STATEMENT DISCLOSURE

Welcome to Intercity State Bank's online electronic bank statement delivery service (hereafter referred to as "E-Statement"). Please read this agreement carefully and consider printing a copy for your records.

In this Agreement, "we," "us," and "our" mean Intercity State Bank. The words "you" and "your" mean the person(s) accessing "E-Statements," which are an electronic form of the periodic paper statements available through Intercity State Bank's Online Banking Service. You agree to the following provisions regarding E-Statement services received from Intercity State Bank:

YOUR CONSENT

By giving your consent, you agree to receive E-Statements in lieu of periodic paper statements for all accounts enrolled in Intercity State Bank's Online Banking Service. If you do not consent to receiving E-Statements, you should not proceed with your enrollment for the E-Statements service.

For multi-party accounts, consent or withdrawal of consent to receive electronic disclosures, records, or other information by any authorized party to the account will be effective for all account holders.

With this consent, you also agree to receive in electronic form of any communication normally provided in the paper periodic statements, including contract change in terms, Privacy Policy notification and other notices that may be required by law.

HOW TO GET YOUR E-STATEMENTS

You will be notified by e-mail that your E-Statement is available to view on Intercity Online. It is your responsibility to review each statement provided through online banking. If your e-mail is returned as undeliverable, an attempt will be made to contact you. If contact cannot be made, a paper statement may be sent to you through the U.S. Mail for the current and future statement cycles, and your online banking services may be terminated. If you need a paper copy of your statement, you may choose to print it yourself or request that we mail you a copy. To request a paper copy, contact us by telephone at 715-359-4231. We may charge you a service fee for the paper copy.

YOUR RESPONSIBILITY TO NOTIFY US REGARDING ERRORS, IRREGULARITIES OR UNAUTHORIZED ACCESS

You must promptly review your E-Statements and any accompanying items. Notify us immediately of any suspected error, alteration, or other irregularity with your E-Statements, with your account, and including any unauthorized access. Telephone us immediately is the best way to keep your losses down. In addition, you must also notify us in writing to preserve your rights.

In Case of Errors or Questions about Your Electronic Transfers or Your Billing Statement

TELEPHONE US AT: 715-359-4231 OR WRITE US AT: P.O. BOX 560 Schofield WI 54476-0560

- 1) Tell us your name and account number
- 2) Describe the error, transfer or transaction you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- 3) Tell us the dollar amount of the suspected error.

Notification of suspected errors, alterations, or other irregularity within your E-Statement must be given within sixty 60-calendar days of the E-Statement in which the suspect item appears. This period begins on the E-Statement e-mail notification date, regardless of when you access and/or review your E-Statement.

For Electronic Transfers

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete the investigation.

For Home Equity Line of Credit (HELOC) Billing Statements

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Special Rule for Home Equity Line of Credit (HELOC) credit/debit card purchases

If you have a problem with the quality of goods or services that you purchased with a credit/HELOC debit card and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

WITHDRAWAL OF CONSENT

You may withdraw your consent at any time by calling us at 715-359-4231. At our option, we may treat an invalid e-mail address or the subsequent malfunction of a previously valid e-mail address as a withdrawal of your consent to receive E-Statements. If you withdraw your consent, we will begin sending you paper periodic statements.

Withdrawal of your consent to receive electronic communications will be effective only after we have a reasonable period to process your withdrawal.

INFORMATION NEEDED TO CONTACT YOU

You are responsible for any e-mail address changes. To ensure statement delivery, e-mail changes should be received ten (10) days before the end of your normal statement cycle. You can change your e-mail address online by clicking on the change password link in your online banking session. Once you are on the change password page you will select edit in the e-mail section.

STARTING UP ELECTRONIC STATEMENTS AGAIN AFTER YOUR WITHDRAWAL OF CONSENT

If you want to receive E-Statements again after you have withdrawn your consent for E-Statements, you must complete the consent process again and reconfirm your ability to access E-Statements.

HARDWARE AND SOFTWARE REQUIREMENTS

Below are the hardware and software requirements for access to and retention of the information being provided to you electronically. We will notify you whenever we change or revise these requirements:

- A personal computer or other device capable of accessing the Internet. Your access to this page verifies that your system/device meets these requirements.
- An Internet web browser which is capable of supporting 128-bit SSL encrypted communications, which requires a minimum web browser version such as Microsoft® Internet Explorer version 7.0 (available for downloading at <http://www.microsoft.com>), Firefox version 3.5 (available for downloading at www.mozilla.com/firefox), Google Chrome 9.0, Apple Safari 4.0, Opera 10.0 and your system or device must have 128-bit SSL encryption software. Additionally to view a PDF copy of your statement you will need Adobe 9.0 version or higher.