

**\*\*FARMERS STATE BANK OF FULTON COUNTY\*\*  
ELECTRONIC DELIVERY OF BANK STATEMENTS  
CONSENT AND AGREEMENT**

**1. Welcome! Welcome to the Bank's Online Electronic Bank Statement Delivery Service. Our goal is to provide you with an easy and convenient way to receive your periodic Bank Statements.**

**2. Your Consent. For the Bank to begin forwarding your Bank Statements to you electronically, we need your consent. Please review the information below prior to giving your consent. By agreeing to have your Bank Statements sent electronically, you also agree to notify the Bank immediately by telephone or fax of any change in your email address or any errors or complications relating to your electronic receipt or access of your Bank Statements.**

**\* Your rights/options to receive a disclosure in paper form - If you elect to receive your Bank Statements through electronic delivery, the Bank will no longer send you your statements through the mail. If you want to receive your statements electronically and in paper form through the mail, please let us know. (Additional charges will apply)**

**\* Whether your consent applies only to a particular transaction or to categories of transactions – Your consent, which will be given by signing a paper copy of this Consent and Agreement and providing it to the Bank, is to authorize the Bank to forward to you electronically your periodic Bank Statements and any other disclosures that the Bank might send to you with your Bank Statements, such as Truth in Lending disclosures, additional correspondence & other required disclosures relating to your accounts.**

**\* The right to withdraw consent to have records provided electronically, including any consequences or fees associated with doing so – To discontinue this electronic delivery service, you can email your request to the Bank or you can request a discontinuance of the service by calling the Bank. It will take up to 45 days for the Bank to implement your request, and after such time you will no longer receive your statements electronically. We will charge no fees for discontinuing the service.**

**\* Hardware and software requirements for access and retention of the electronic information – The hardware and software requirements to enable you to receive and retain your Bank Statements electronically are discussed below in Our Requirements.**

**3. Our Requirements. First, the same terms apply with respect to electronically delivered Bank Statements as for those delivered in paper form, and the deposit agreements and disclosures that you have previously entered into with or received from the Bank remain in effect.**

**Second, for you to be able to receive and view your statements effectively, you must use an Internet browser that supports 128-bit encryption. Both the Microsoft Internet Explorer® browser and the Netscape Navigator® browser versions 4.0 or higher will enable you to receive and use our service. If you do not have at least a 4.0 version of one of the referenced browsers, you can go to the web site of either Microsoft or Netscape and download the appropriate version of the browser you need. Also, to view your Bank Statements, you will need Adobe Acrobat Reader 3.0 or greater. This product is available for free at <http://www.adobe.com>.**

**Additionally, we will be using a service called CSISafe to safely and securely deliver your Bank Statements. CSISafe will store your Bank Statements electronically for 60 days from the date of delivery. You may print or download your Bank Statements to retain copies of them. You may subscribe to CSISafe's long term storage service if you want to retain your Bank Statements online in secure electronic storage for more the 60 days. A file will be included with your Bank Statement delivery that will contain a list of all of your banking transactions. That file can easily be imported into a number of money management programs including Intuit's Quicken® and Microsoft's Money®.**

**4. Privacy. Our privacy policy (that has been previously provided to you ) will apply to this service and the policy is incorporated into and made a part of this Consent and Agreement. CSISafe is subject to our rules on privacy in relation to your Bank Statements. As discussed in paragraph 6 below, you must have a unique user name and password to access your Bank Statements. Your user name must be a valid email address. This email address will be used in accordance with the Bank's privacy statement to deliver your Bank Statements to you. It will not be sold or otherwise provided to third parties.**

**5. Service Availability. The Bank may change, suspend or eliminate all or any aspect of this delivery service upon notice to you.**

**6. Security. We are providing this service through CSISafe because of its**

