

ELECTRONIC STATEMENTS

APPLICATION

To enroll for e-statements please complete and sign this application and return to the bank. We must receive this signed application before we can process your request.

Customer Name: _____

E-Mail: _____

Social Security #: _____ Phone #: _____

Note: By enrolling in E-statements, you will no longer receive a paper statement in the mail each month/quarter. Instead, you will receive an email along with your statement attached. Your statement will be encrypted and password protected. Written notification is required to discontinue use of this service.

Account Information:

Account #: _____

Account #: _____

Account #: _____

Account #: _____

Signature: _____ Date: _____

Signature: _____ Date: _____

(Required when joint accounts are specified)

____ I have read the attached "Electronic Disclosure and E-Statement Agreement
(Initials) and Authorization" and agree with the terms of usage.



bankonONB.com

Member FDIC





E-Statements FAQ's

What is an E-statement?

An E-statement is your account statement that is delivered to you electronically and E-statements are free!

Will my E-statement look the same as my regular paper statement?

Yes. Images of your cancelled checks and deposits are also included, if you currently receive those items.

How will I know when my statement is ready to be viewed online?

Every statement cycle, we will send you an e-mail containing your statement as an attachment. Double-click on the .PDF attachment to view your statement.

What is .PDF?

Adobe Portable Document Format (PDF) is a standard file format for distributing electronic documents. Adobe PDF files can be viewed, saved, and printed by using Adobe Acrobat Reader software.

What if I don't have Adobe Acrobat Reader?

The basic Adobe Acrobat Reader software is available for free at www.adobe.com

How do I save my E-statements?

Once you have opened your E-statement, you can save it using the small disk icon on the toolbar of your Adobe Acrobat Reader software. Provide a name for the file using a .pdf extension. Select a name that will help you remember which statement the file contains (e.g. CheckingJanuary2010.pdf).

How do I print my E-statement?

Again, by using the Adobe Acrobat Reader toolbar, press the printer icon. You can either print the entire statement or just a particular page.

What if I enroll but decide I want to change back to paper statements?

You must notify us in writing of your request.

What if I change my e-mail address?

You must notify us in writing of your new e-mail address.

Another benefit of E-statements is the ease in which you can share your bank statement with your accountant. By being able to forward your email statement, you will save time and money.

ELECTRONIC DISCLOSURE AND E-STATEMENT AGREEMENT AND AUTHORIZATION

The following provisions constitute a supplemental amendment to the agreements governing the terms and conditions of Olmsted National Bank (hereinafter referred to as “we”, “our”, “us”, and “Bank”) personal and business deposit accounts and electronic banking services (herein referred to as “you”, “your”, and “Depositor”). To the extent there is any conflict between any statement made in this Electronic Disclosure and e-Statement Agreement and Authorization (“Agreement”) and the aforementioned agreements, this Agreement shall control.

HOW TO CONTACT US

You may communicate with us by calling the Bank at 507-280-0621, or write to us at Olmsted National Bank, 975 34th Avenue NW, Rochester Minnesota, 55901.

E-STATEMENT AND ELECTRONIC DISCLOSURES

This service allows you to have the paper periodic deposit account statements and account disclosures that would normally be mailed to you delivered electronically to your E-Mail.

Applicability

By accepting this Agreement, you authorize us, at our discretion, to electronically deliver your account statements and important disclosures and notices about your deposit account(s), including those that we are required to provide you under all applicable federal and state laws where electronic delivery is permitted now or in the future. This may include, but may not be limited to, the following:

1. Your periodic account statements
2. Disclosures regarding your account that are required to be provided at the time of account opening
3. Notices regarding changes to your account
4. Amendments to any agreements and/or disclosures governing your account

Enrollment

Once you enroll for this service, the accounts you have selected initially to be delivered electronically, along with any new checking and savings accounts you may open as the primary owner will automatically be enrolled.

Equipment Requirements

The hardware and software requirements, which you must satisfy at your own expense, are as follows:

- An Internet web browser which is SSL-compliant and supports 128 bit encryption;
- Access to the Internet through an Internet or other service provider;
- An e-mail account and e-mail software capable of receiving attachments up to 1 MB.
- A personal computer with at least 64 MB RAM.
- An operating system and all necessary telephone lines, Internet or other connections and equipment capable of supporting the foregoing requirements and necessary to access the services.
- Adobe Acrobat Reader software version 6.0 or higher.
- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit, or a printer that is capable of printing from your Internet Web browser and e-mail software.

Electronic Disclosure Access

Once you are enrolled in e-statements, disclosures may be delivered to you electronically via E-Mail at our discretion. If not, they will continue to be mailed to you.

Availability

Electronic disclosures and e-statements may be printed for your permanent retention. All disclosures and statements are also retained by us for at least six (6) years. Paper copies of disclosures and statements are available upon request (a fee may apply as disclosed in our Deposit Agreements and Disclosures) by contacting us at the number or address listed in the “How to Contact Us” section of this Agreement.

Procedure to Terminate Electronic Delivery

You have the right to terminate your election to receive electronic delivery services at any time as described in this section. Electronic delivery may not be terminated account by account; termination will apply to all accounts enrolled. To discontinue receiving your account information electronically and request that they be sent in paper form by mail, please send the bank written notification to terminate electronic statements to the address listed in the "How to Contact Us" section of this Agreement. Electronic delivery will be discontinued for all accounts that were enrolled.

Verification of Electronic Delivery

We will verify electronic delivery of your statement internally, by receiving and reviewing any undelivered electronic mail. If failure occurs, we will contact you either in writing or by telephone to verify your information. If failure in electronic delivery continues to occur and we cannot reach you, your paper statement will be delivered by mail until correction.

Amendment and Termination

We may amend or change this Agreement at any time after notice or authorization as and if required by law. If no notice or authorization is required by law, your continued acceptance of electronic disclosures or e-statements after the effective date of such change will constitute your acceptance of and agreement with such amendment(s). We may terminate this Agreement, immediately refuse or revoke access to electronic disclosures or e-statements at any time, including but not limited to in the event that we or you terminate any deposit account, without cause or notice or refund of previously charged or accrued fees, as applicable.

AUTHORIZATION FOR ELECTRONIC DELIVERY

By accepting this Agreement, you are indicating that you have read, understand and agree to be bound by this Agreement and that you, and any authorized signers or users authorize us, at our discretion, to provide account disclosures and account statements electronically, until this Agreement is terminated or discontinued in accordance with this Agreement. You also confirm that, in accordance with the "Equipment Requirements" outlined in this Agreement, you have equipment that provides the ability to receive and retain electronic disclosures and statements.