

# Receive your account statements electronically!

Print & complete the E-statements enrollment form on page 3 below and bring or mail to:

Cherokee State Bank  
212 W. Willow St  
Cherokee, IA 51012



Enroll in Cherokee State Bank e-Statement service and we will e-mail your account statement to you. You can view, save and/or print your statement on the next business day following the end of your statement cycle!

**It's easy and secure.**

**Sign up today!**

# e-Statement Enrollment Agreement

## INTRODUCTION

This e-Statement Enrollment Agreement regulates the usage of Cherokee State Bank's e-Statement service. By using the service, you agree to all of the terms of this Agreement. Please read the agreement carefully and retain a copy for your records.

## AUTHORIZATION FOR ELECTRONIC DELIVERY

By signing the e-Statement Enrollment Form, you are giving your consent for Cherokee State Bank to make disclosures and provide notices to you electronically, in lieu of paper form. Your consent shall relate to all forms of disclosures and notices required under applicable law as a result of the various agreements you have with the Bank and shall remain valid unless you exercise your right to revoke consent. You elect and authorize us to deliver your regular periodic account statement(s) and notices that we are required to provide you under applicable Federal and State statutes and their implementing regulations, as amended from time to time, specified by you, electronically, in lieu of paper form. You may obtain a paper copy of your statement by contacting the Bank, but research fees specified in the Bank's Schedule of Fees and Charges may apply. If there is more than one Depositor that is a party to the account(s), notice to any one depositor shall be effective for all.

## SECURITY

Cherokee State Bank will use commercially reasonable measures, consistent with industry standards, to maintain a reasonable level of security over the information contained in the electronically delivered account statement(s) and notices. Upon your election of the e-Statements service, the bank will test your e-mail address by sending you an e-mail and requiring you to reply to Cherokee State Bank within 15 calendar days prior to initiating our e-Statements services. The security consists of 128-bit encryption of the data on the e-Statements to protect it while in transit over the Internet. Once you receive and open an e-Statement, it is decrypted by use of Acrobat Reader 5.0 or higher and the unique password you have specified on the enrollment form. Until such time that you exit the e-Statement, when it is once again encrypted at the 128-bit level and password protected.

## COMPUTER SPECIFICATIONS

To receive e-Statements, you must have a working connection to the Internet with e-mail capability to open Portable Document Format (.PDF) files with Acrobat Reader 5.0 or higher.

## E-MAIL ADDRESS

Cherokee State Bank will send your statement to you via e-mail to the last known e-mail address you provided. You agree to notify us in writing of any e-mail address changes. If Cherokee State Bank received an e-Statement back as undeliverable, the agreement will be terminated and Cherokee State Bank will send a paper statement and notification of termination to the last known mailing address.

## PASSWORD REQUIREMENTS

Your password may contain a mix of letters and numbers. To protect the security of your account information, you must not disclose or share your password with any third party. Allowing an unauthorized person access to this information will allow them to view confidential information about your account.

## CHANGING YOUR PASSWORD / FORGOTTEN PASSWORD

If you would like to change your password, you may contact us in person, by calling (712) 225-3000, or by writing us at Cherokee State Bank, 212 W Willow ST, Cherokee, IA 51012. For your protection and for security purposes, you will be asked to provide your social security/tax ID number, account number(s), current password and e-mail address. Once your identity is verified you may specify a new password. If you forget your password, you may contact us in person, by calling (712) 225-3000, or by writing us at Cherokee State Bank, 212 W Willow ST, Cherokee, IA 51012. You will be asked to provide your social security/tax ID number, account number(s) and e-mail address. Once your identity is verified you may specify a new password. CHEROKEE STATE BANK SHALL HAVE NO OBLIGATION OR LIABILITY TO ANY OF THE PARTIES TO A MULTIPLE-PARTY ACCOUNT IF THE PASSWORD IS CHANGED USING THE PROCEDURES SET FORTH ABOVE.

You agree that Cherokee State Bank has no control as to the persons who have access to your personal computer and your password once it is in your possession. Cherokee State Bank will not be liable for any unauthorized access to your personal computer using your password. You agree that it is your responsibility to initiate and maintain adequate procedures to prevent any unauthorized access to your personal computer or unauthorized use of your password.

## PRIVACY

Cherokee State Bank's Privacy Policy, which has been previously provided to you and is available upon request or on our website [www.cherokeestatebank.com](http://www.cherokeestatebank.com), will apply to this service. Your e-mail address will not be sold or otherwise provided to unaffiliated third parties. **Cherokee State Bank will never contact you by e-mail asking for confidential information such as account numbers, social security numbers or passwords. If you receive an e-mail that appears to be from the Bank requesting this information, do not reply but contact us immediately at (712) 225-3000.**

## PROMPT REVIEW OF E-STATEMENT

Your e-Statement will be dated the day the e-Statement is sent to you by e-mail. You must promptly review your e-Statement and any accompanying information for errors. Any applicable time periods within which you must notify us of any errors on your account statement(s) will begin on the e-mail date regardless of when you receive and/or open the e-Statement. Your e-Statement should be received within one (1) business day of your statement date. If you do not receive an expected e-Statement, immediately contact us at (712) 225-3000.

## LIABILITY / INDEMNIFICATION

NOT WITHSTANDING ANY PROVISION TO THE CONTRARY CONTAINED IN THIS AGREEMENT, WE SHALL BE RESPONSIBLE ONLY FOR PERFORMING THE E-STATEMENT SERVICES AS EXPRESSLY PROVIDED FOR IN THIS AGREEMENT. WE SHALL BE LIABLE ONLY FOR MATERIAL LOSSES, WHICH ARE DIRECT RESULT OF OUR OWN NEGLIGENCE OR INTENTIONAL MISCONDUCT IN PERFORMING THESE E-STATEMENT SERVICES. WE SHALL HAVE NO LIABILITY FOR FAILURE TO PERFORM ANY E-STATEMENT SERVICES OR FOR ANY DISRUPTION OR DELAY IN PERFORMING E-STATEMENT SERVICES IN THE EVENT SUCH FAILURE, DISRUPTION OR DELAY IS DUE TO CIRCUMSTANCES BEYOND OUR REASONABLE CONTROL, INCLUDING, BUT NOT LIMITED TO, FAILURE OR DISRUPTION OF ELECTRIC POWER, COMPUTER EQUIPMENT, TELECOMMUNICATIONS SYSTEMS, YOUR ISP, OR WEATHER CONDITIONS. WE SHALL HAVE NO LIABILITY FOR ANY CONSEQUENTIAL, SPECIAL, PUNITIVE DAMAGES OR INDIRECT LOSS UNDER ANY CIRCUMSTANCES. EXCEPT TO THE EXTENT THAT WE ARE LIABLE UNDER THIS AGREEMENT, YOU AGREE TO INDEMNIFY AND HOLD US AND OUR DIRECTORS, OFFICERS, EMPLOYEES AND AGENTS HARMLESS FROM ALL CLAIMS, DEMANDS, JUDGEMENTS, AND EXPENSES (INCLUDING REASONABLE ATTORNEY'S FEES) ARISING OUT OF OR IN ANY WAY CONNECTED WITH THE PERFORMANCE OF THESE E-STATEMENT SERVICES. YOU AGREE THAT THIS INDEMNIFICATION SHALL SURVIVE THE TERMINATION OF THIS AGREEMENT.

## TERMINATION / AMENDMENT

In the case that the minimum hardware and software requirements are amended by Cherokee State Bank, you will be notified by e-mail 30 days prior to the change. If you are unable to receive e-Statements you will be released from this agreement. You may terminate this agreement at any time upon thirty (30) day prior written notification to Cherokee State Bank. **OUR RIGHT TO TERMINATE** - Your e-Statement agreement may be terminated by Cherokee State Bank at any time, without prior notice and for any reason. After cancellation, e-Statement services may be reinstated at Cherokee State Bank's discretion. To reinstate your service you must resubmit an e-Statements Enrollment Form. Cherokee State Bank reserves the right to deny enrollment.

## GOVERNING LAW/JURISDICTION

This Agreement shall be governed by and interpreted in accordance with the laws of the State of Iowa and any applicable Federal laws and regulations.



# Cherokee State Bank

212 W Willow St, Cherokee, IA 51012

712-225-3000 or 800-391-1697

Member FDIC

## e - Statements Enrollment Form

Name \_\_\_\_\_  
First Middle Last

Social Security Number or Federal Tax ID \_\_\_\_\_

Mailing Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Home Phone \_\_\_\_\_ Cell Phone \_\_\_\_\_ Business Phone \_\_\_\_\_

List below all checking and savings accounts for which you are an owner and would like to receive an e-Statement. You must also provide a password that will allow you to access your statement(s) via e-mail. You may use the same password for all accounts listed. Your password may contain a mix of letters and numbers. To protect the security of your account information, you must not disclose or share your password with any third party. Allowing an unauthorized person access to this information will allow them to view confidential information about your account.

Account Number	E-mail Address	Password

By signing below, I represent that I have read, understood, and agreed to the terms and conditions of the e-Statements Enrollment Agreement. I also warrant that I am duly authorized to execute this enrollment form. I understand that e-Statements will replace paper statements and I will no longer receive paper statements unless I submit a written request of termination.

Authorized Signer (s) \_\_\_\_\_

Date \_\_\_\_\_

Return this form to: Cherokee State Bank  
212 W Willow St  
Cherokee IA 51012

<b>Internal Use Only:</b>
Employee _____
Date _____