

Wahoo State Bank
Electronic Account Statement and Notice Delivery
Terms and Conditions Agreement

Wahoo State Bank's Electronic Account Statement and Notice Delivery Terms and Conditions Agreement ("Agreement") govern use of the Wahoo State Bank ("WSB") Electronic Delivery Service. As used in this document the words "you" and "your" refer to WSB customer(s) and their use of the Service. The words "we" and "our" refer to Wahoo State Bank.

This Agreement explains the terms and conditions governing the WSB Electronic Account Statement and Notice Delivery service offered through WSB. By using the Service, you agree to the following terms and conditions. This Agreement will be governed by and interpreted in accordance with Federal laws and regulations, or to the extent there is no applicable Federal law or regulation, by the laws of the State of Nebraska. By accepting below or otherwise using the Service, you agree to use the Service only for bona fide and lawful purpose permitted under this Agreement.

Terms & Conditions:

1. To receive Electronic Delivery Services, you must have a working connection to the Internet with e-mail capability to open Portable Document Format (.PDF) files with Adobe Acrobat Reader.
2. Upon enrollment, account statements and notices will be provided electronically. You may request paper copies by sending your requests to the address provided below. A fee may apply.
3. After the time of this enrollment agreement, you will be provided with a password needed to decrypt the self-extracting attachment containing your information from our IT department.
4. You agree to keep us informed of any change in your e-mail address.
5. Receipt by us of an e-mail delivery error regarding the statement PDF file will result in the termination of this agreement. The information contained in the undelivered file will be mailed to you at the address contained in our records.
6. If we change the minimum hardware or software requirements, and you are unable to receive electronic delivery services, you will be released from this agreement without any penalty or consequence to you.
7. You may withdraw your consent for electronic delivery services by sending written notice to the address provided below. Upon withdrawal, the documents will be sent in paper form to your address of record. Your account may then be subject to fees and/or service charges.
8. Following termination of the electronic delivery service by either party, a new enrollment agreement will be required to reinstate this service.
9. Upon transmission of the e-mail file to your e-mail address, you will have the sole responsibility for maintaining security of the e-mail including, but not limited to, your e-mail provider and users of your personal computer or computer network.
10. You further agree to indemnify and hold us harmless from and against any and all loss, cost, damage, liability, or exposure (including reasonable attorney's fees) that we or you may suffer or incur as a result of the unlawful use, unauthorized use, or misuse by any person of any such e-mail or electronic delivery of statement or notice. You shall bear the entire risk for unauthorized use thereof whether or not you are negligent.

YES, I AGREE TO THE TERMS AND CONDITIONS OF THIS ELECTRONIC ACCOUNT STATEMENT AND NOTICE DELIVERY AGREEMENT.

Signature

*Please check "YES" for all accounts or enter the account number(s) you would like to enroll: All accounts _____ **YES**

Checking Acct #(s) _____ Savings Acct#(s) _____ Loan Acct#(s) _____

Email Address: _____

Contact us at:

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