

**Iowa State Bank
Electronic Statement (e-statement)
Disclosure Agreement**

Read and Accept the Important Information

Important Information

If you have been receiving images along with your paper statement, please note that you will no longer receive the images with your new e-statement

By electing to stop receiving paper statements in the mail, you agree that we may provide you with any disclosures legally required in connection with your Account electronically rather in paper form. These disclosures include, but are not limited to, account statements, our privacy policy, change of terms and conditions.

You have the right to receive these statements/disclosures in paper form, and may cancel your enrollment at any time. There will be no fees or penalties for canceling this service.

You must have a valid internet e-mail address, internet access and access to a printer. You may change your e-mail address by logging into your personal online banking, go to "User Options", select "E-Mail Address", and enter your new email address in the appropriate field.

In order for you to access and retain your e-statement records, your system must meet the following requirements:

- Internet Access
- Internet Explorer or Netscape Navigator browser
- 128-bit Secure Sockets Layer (SSL) encryption protocol. If your browser is not using the latest 128-bit encryption, you will be prompted to upgrade before accessing your accounts.
- Adobe Acrobat Reader 7.0 or higher – required for viewing your online statements/notices.

Please allow up to three days for your enrollment to take effect. Depending on your statement cycle, you may receive one more paper statement. You can view up to your last 6 months of statements; however, online image retrieval is available on your current and 1 month previous statement only.

We reserve the right to cancel this service, change the terms of your use of this service or send disclosures in paper form at any time.

We make every effort to ensure that this service is provided without interruption; however, we are not responsible for any delay or failure on our part in sending you e-mail reminders or in making this Web site or paperless statements available to you.

We may use your e-mail address to notify you of the availability of your statement/notice and to send you other important information regarding your Account. We will not use or provide your e-mail address to third parties for any other purpose without your permission.

Cancel Enrollment

You may cancel your e-statement enrollment at any time by contacting us at (515)288-0111 or 1-888-824-0111, Monday through Friday from 8:00 a.m. – 4:30 p.m. Central Time. We will then discontinue e-statement service for that account and you will receive paper statements for subsequent statement periods. There is no fee to discontinue your e-statement service and to revert to receiving paper statements for your account(s).

Contacting Iowa State Bank

You may use email to communicate with us by clicking on the Contact Us link on our website www.iowastatebanks.com. However, email is not available to initiate transaction on your accounts. Since we may not receive it immediately, you should not rely on e-mail if you need to communicate with us right away (e.g., to report an unauthorized transaction). If you need to contact us immediately, you may call us at 1-888-824-0111, Monday through Friday from 8:00 a.m. – 4:30 p.m. Central Time.

E-Statement Acknowledgement

I, _____, as an authorized representative of the following entity
_____, hereby acknowledge the receipt of the Iowa State Bank
Electronic Statement (e-Statement) Disclosure Agreement. By completing this document, I am
proving that I am able to receive and view pdf documents. I received this document as a pdf file and by
signing this document I agree to the terms stated in the Iowa State Bank Electronic Statement
(e-Statement) Disclosure Agreement.

***** I UNDERSTAND THAT UPON RECEIVING E-STATEMENTS THAT IMAGES WILL NO
LONGER BE RECEIVED WITH OUR MONTHLY STATEMENT*****

Please use this signed document to enroll the accounts listed below:

Account Number _____

Account Number _____

Account Number _____

Account Number _____

Account Number _____

Authorized Signature

Printed Authorized Signer

Printed Email Address

Date

**Do Not email this form back to the bank.
Please fax the completed and signed form to Tiffany or Joel at (515) 262-3748.**