

**Jackson County Bank  
Electronic Statement(s) Delivery  
Disclosure of Terms and Conditions**

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**This agreement authorizes Jackson County Bank to deliver your bank statement(s) to you by electronic delivery.** An electronic bank statement, referred to as “**eStatement**”, and electronic notices, referred to as “**eNotices**”, will be available to you upon agreeing to this disclosure and successful testing of the electronic delivery method. Your statements or notices may contain periodic statements, annual percentage yields, fees and other terms of your deposit accounts, privacy notices or change-in-terms notices. **Please read this notice carefully and retain a copy for your records.**

To receive your statements or notices electronically, you will need access to a computer capable of satisfying the minimum browser requirements for online banking. To determine if your computer satisfies those requirements, select the "Test Browser" option, which is located in the Jackson County Bank Internet Banking login page.

Supported Browsers include the current and prior major release of Internet Explorer, Firefox and Safari on a rolling basis. Each time a new version is released, the new version will be updated and support will cease on the third-oldest major version. (128-bit encryption is needed for all browsers.)

You will also need Adobe Acrobat Reader (tm) version 6.0 or higher in order to view your electronic statements. Additionally, you will need access to a printer or the ability to download and archive the document to your computer in order to keep copies for your records. By selecting "I Agree" at the time of enrollment, you accept that these requirements will be met. The requirements to access your **eStatements** and **eNotices** may change from time to time. We may notify you of such changes, and upon such change you may withdraw your consent to receive these documents electronically without penalty or fees.

By enrolling in eStatements, you agree that any account statements that you currently have established as a 'Combined Statement' may be modified for eStatement purposes. This modification may include separation of all statements contained on the Combined Statement, or removing a specific account(s) statement from the Combined Statement to be delivered separately. You hereby consent to the removal of your statements from the combined statement status at any time and without further authorization from you. You further acknowledge that, if you no longer wish to be enrolled in eStatements, it will be your responsibility to contact Jackson County Bank after un-enrollment if you choose to combine your paper statements.

You may obtain a paper copy of an electronic statement or notices upon proper identification verification by writing to us at: **Attn: Accounting, Jackson County Bank, P.O. Box 490, Black River Falls, WI 54615**, or by contacting customer service representatives in person at any location. Fees according to Jackson County Bank account disclosures may apply.

You have the right to withdraw your consent to receive your bank statement(s) and/or notice(s) at any time by un-enrolling from the service through your Jackson County Bank Internet Banking account, or, upon proper identification, in writing to us at the address above, or in person at any location. You may withdraw by notice type, or choose to un-enroll all electronic documents. The withdrawal of your consent should be received at least ten (10) business days before the end of your normal statement cycle date or notice date. You will not be charged a fee if you chose to terminate electronic delivery of your documents and return to receiving paper delivery. Termination of electronic delivery does not terminate your Internet Banking Account, unless otherwise so stated. Jackson County Bank may terminate the delivery of electronic statements for any or all accounts at any time.

When your statement or notice is available, you will receive an e-mail at the e-mail address you have

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designated during your enrollment. You must first authenticate with us to be able to open the document. You will be required to maintain a user ID, PIN and security phrase. By entering into this agreement and using Internet Banking, you agree that it is your responsibility to protect the user ID, PIN, security phrase, or any other means of authentication. Never share your password or security codes, and do not write them down in a place where the information can be accessed by others. If you give your Internet Banking ID or Password to another party, you will be responsible for any changes or charges to your account(s). You agree it is your sole responsibility to ensure that the electronic statements cannot be intercepted or viewed by others. You agree that the Bank has no control over who has access to your computer or your e-mail account.

For security purposes, you may prefer to access your statements and images through Jackson County Bank's Internet Banking service after you receive notification that your statements or eNotices are available. You will have up to approximately eighteen (18) months from the time of the e-mail to view, print or archive your statements or eNotices.

You are also able to retrieve text pages of your statement for a maximum of eighteen (18) months by selecting the "Statement" option next to the account on the "Account Information" page of the Internet Banking service. Check and deposit images are available online for a up to six (6) months by selecting the "Transactions" option next to the account on the "Account Information" page of the Internet Banking service. If you have questions or require assistance concerning this service, please contact us by telephone at 715-284-5341.

**You are responsible for notifying us of any email address changes.** Notification of any email changes should be received ten (10) days before the end of your normal statement cycle date. You may change your e-mail address within the Internet Banking "Options" page, or within the **eStatement** "Email" page. You may also visit any of our branch locations and speak with one of our Customer Service Representatives for assistance. If your electronic mail is returned as undeliverable for any reason, your **eStatement** or **eNotice** service will be discontinued, and your statement will resume delivery via the United States Postal Service.

By agreeing to this Disclosure of Terms and Conditions, you are authorizing Jackson County Bank to provide statement(s) and notice(s) you've selected in the Account(s) and Document Enrollment section of the enrollment page by electronic delivery. **You understand and agree that by requesting electronic delivery, you will no longer receive a periodic statement for your selections by U.S. Mail.** You agree that electronic delivery will satisfy Jackson County Bank's requirement to provide you a periodic statement on your account. Your consent shall remain valid until such time as you exercise your right to revoke this consent.

**JACKSON COUNTY BANK  
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