Electronic Statement and Notice Delivery Agreement

Welcome to The Citizens National Bank's online Electronic Bank Statement (e-Statement) and Electronic Bank Notice (e-Notice) Delivery Service. Our goal is to provide you with an easy and convenient way to access your periodic Bank Statements and Notices.

A. Your Consent.

For The Citizens National Bank (Bank) to begin forwarding your Bank Statements and Notices to you electronically, we need your consent. Please review the information below prior to giving your consent. By agreeing to have your Bank Statements and Notices sent electronically, you also agree to notify the Bank immediately of any change in your e-mail address or any errors relating to your electronic receipt or access of your e-Statements or e-Notices. The "Bank" contact information is listed at the bottom of this agreement. Notifications of any e-mail address changes should be received at the "Bank" ten (10) days before the end of your normal statement cycle.

1. **Your consent to receive e-Statements and e-Notices as well as discontinue your paper statements and notices.** You elect to receive your "Bank" Statements (e-Statements) and Notices (e-Notices) through electronic delivery. You also authorize the "bank" to stop sending paper statements and notices through the mail.
2. **Your consent to receive disclosures.** In addition to receiving your statements and notices electronically, you also elect to receive periodic electronic disclosures required by bank regulations such as Truth in Lending, Electronic Funds Transfer Act, or other required disclosures relating to your accounts.
3. **Your right to withdraw consent.** If you elect to discontinue this electronic delivery service, you can request a discontinuance of the service by contacting the "bank". The "bank" contact information is listed at the bottom of this agreement. It may take up to 45 days for the Bank to implement your request, and after such time you will no longer receive your statements and notices electronically. In addition, you will not be charged any fees for discontinuing the service. Regular paper statement or notice fees, if any, will apply.
4. **How you can obtain a paper copy on any of your statement(s) or notice(s).** You can obtain a paper copy of a particular statement or notice by contacting the "bank". The bank contact information is listed at the bottom of this agreement. The fee for a paper copy is $2.00 per statement or notice and $6.00 per check image.
5. **Hardware and software requirements for access and retention of the electronic information –** The hardware and software requirements to enable you to receive and retain your Bank Statements and Notices electronically are discussed below in **Our Requirements.**

B. Our Requirements.

First, the same terms apply with respect to electronically delivered Bank Statements and Notices as for those delivered in paper form, and the agreements and disclosures that you have previously entered into with the "Bank" or received from the "Bank" remain in effect.

Second, for you to be able to receive and view your e-Statements and e-Notices effectively, you must use an Internet browser that supports 128-bit encryption and be enrolled in our Online Banking product. Also, to view your e-Statements, you will need Adobe Acrobat ***Reader*** 7.0 or higher. This product is available for free at http://www.adobe.com.

Additionally, you will have access to your e-Statements and e-Notices through our Online Banking service for up to six months from the date of delivery. After this, you must contact the "bank" to get a paper copy. The fees and charges as outlined above for paper copies will apply. You may print or save your e-Statements or e-Notices to retain your copies. You must ensure that you safeguard your access and storage of electronic copies just as you would your paper copies to maintain privacy and security of your personal information.

C. Errors and Questions.

In Case of Errors or Questions About Your Electronic Transfers

Please contact us as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt. The "bank" contact information is listed at the bottom of this agreement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. You will need to:

a. Tell us your name and Account number (if any);
b. Describe the error or the transaction you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information; and
c. Tell us the dollar amount of the suspected error.

If you tell us verbally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three (3) business days after completing our investigation. If we determine that there was no error, we will reverse the previously credited amount, if any, and we will send you a written explanation. You may ask for copies of the documents we used in our investigation.

D. Service Availability.

The Bank may change, suspend or eliminate all or any aspect of this delivery service upon notice to you. Only one owner per account may receive email notifications of posted "e-Statement(s)" and "e-Notice(s)". However, all owners with access to Online Banking may view electronic statements and notices that are posted to their account(s).

I am an owner of the following account(s) and I elect to receive my "Bank" Statements (e-Statements) and Notices (e-Notices) for the following account(s) through electronic delivery.

Type of Account	_____	Account Number	_____
Type of Account	_____	Account Number	_____
Type of Account	_____	Account Number	_____
Type of Account	_____	Account Number	_____
Type of Account	_____	Account Number	_____
Type of Account	_____	Account Number	_____

I want to have the electronic **notifications** of my posted "e-Statement(s)" and "e-Notice(s)" sent to the following email address. I understand that the bank can **only** send a notification to **one** email address. This is my email address or co-owners email address.

Email Address: _____ (Print)

Signature(s) - The undersigned agree(s) to the terms stated in this Agreement and acknowledge(s) receipt of a completed copy on today's date.

Customer(s) Signature: _____ _____

THE CITIZENS NATIONAL BANK

Name: _____ Date: _____

Contact Information for The Citizens National Bank

email: thecnbonline@thecnb.com

Telephone: (785) 275-5009

Mail: The Citizens National Bank
ATTN: Bookkeeping
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