

BUCKLEY STATE BANK

ELECTRONIC DELIVERY OF BANK STATEMENTS CONSENT AND AGREEMENT

Welcome!

Welcome to the BUCKLEY STATE BANK Online Electronic Bank Statement Delivery Service. Our goal is to provide you with an easy and convenient way to receive your periodic Bank Statements.

Your Consent

For BUCKLEY STATE BANK to begin forwarding your Bank Statements to you electronically, we need your consent. Please review the information below prior to giving your consent. By agreeing to have your Bank statements sent electronically, you also agree to notify the Bank immediately by telephone or fax at the numbers provided on our website at www.buckleystatebank.com of any change in your email address or any errors or complications relating to your electronic receipt or access of your Bank Statements.

- **Your rights/options to receive a disclosure in paper form** – If you elect to receive your Bank Statements through electronic delivery, the Bank will no longer send you your paper statements through the mail. If you want to receive your statements in paper form through the mail, you will be charged a monthly service fee of \$3.00 per account for the service of receiving your statements in paper form.
- **Whether your consent applies only to a particular transaction or to categories of transactions** –Your consent, which will be given by checking the box stating “I have read and accept the electronic statements terms and conditions”, authorizes the Bank to forward to you electronically your periodic Account Statements and any other disclosures that the Bank might send to you with your Account Statements, such as Truth in Lending disclosures or other required disclosures relating to your accounts.
- **The right to withdraw consent to have records provided electronically, including any consequences or fees associated with doing so** – To discontinue this electronic delivery service, you can email your request to support@buckleystatebank.com or you can request a discontinuance of the service by calling the Bank. The email address for the Bank is set forth in the Attachment to this Consent and Agreement and the telephone number can be found on our website at <http://www.buckleystatebank.com>. Please allow up to 45 days for the Bank to implement your request, and after such time you will no longer receive your statements electronically. We will charge no fees for discontinuing the service.
- **How the consumer may obtain a paper copy of the record upon request** – The steps you must take to obtain paper copies of a particular statement and the related fees are set forth in the Attachment to this Consent and Agreement.

- **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 electronically are discussed below in **Our Requirements**.

Our Requirements

First, the same terms apply with respect to electronically delivered Bank Statements as for those delivered in paper form, and the deposit agreements and disclosures that you have previously entered into with or received from BUCKLEY STATE BANK remain in effect. Second, for you to be able to receive and view your statements, you must have an internet connected device (personal computer, tablet, or phone) with a web browser that supports 256 bit encryption and TLS 1.2 and the ability to view PDF documents. Your account statements will be available electronically for two years from the date of delivery. You can print or download your statements to retain copies of them.

Privacy

Our privacy policy (that has been previously provided to you) will apply to this service and the policy is incorporated into and made a part of this Consent and Agreement. As discussed in paragraph 6 below, you must have a unique Ecom user name and password to access your Account Statements. In order to receive your statements electronically you must provide (and maintain) BUCKLEY STATE BANK a valid email address. This email address will be used in accordance with the Bank's privacy statement to deliver your Account Statements to you. It will not be sold or otherwise provided to third parties.

Service Availability

The Bank may change, suspend or eliminate all or any aspect of this delivery service upon notice to you.

Security

We are providing this service through Ecom because of its method of maintaining the security of confidential documents. To access your Account Statements, you will be required to adopt a unique Ecom user name and password. Your password must be at least eight characters and not over seventeen characters and contain a mix of letters and numbers. To protect the security of your banking information, you must not disclose or share your password with any third party. In addition, your Account Statements will not be forwarded to you through email. You will be notified by email that they are available for you to access through the Ecom Internet Banking site.

NO WARRANTY FOR CONTINUOUS OR UNINTERRUPTED SERVICE

BECAUSE OF THE UNPREDICTABILITY OF THE INTERNET, WE DO NOT GUARANTEE CONTINUOUS OR UNINTERRUPTED ACCESS TO YOUR ACCOUNT STATEMENTS THROUGH THE INTERNET. HOWEVER, SHOULD YOU BE UNABLE TO ACCESS YOUR STATEMENTS, YOU CAN CALL THE BANK AT THE NUMBER SET FORTH IN THE ATTACHMENT ACCOMPANYING YOUR BANK STATEMENTS AND THE BANK WILL TAKE OTHER MEASURES TO PROVIDE COPIES OF YOUR STATEMENTS TO YOU.

LIMIT OF LIABILITY

YOU AGREE THAT IN NO EVENT WILL BUCKLEY STATE BANK OR OUR SUPPLIERS (OR ANY OF OUR OR OUR SUPPLIER’S SHAREHOLDERS, MEMBERS, OFFICERS, DIRECTORS OR EMPLOYEES) BE LIABLE FOR LOST PROFITS OR ANY SPECIAL, INCIDENTAL OR CONSEQUENTIAL DAMAGES ARISING OUT OF OR IN CONNECTION WITH YOUR USE OF OUR SERVICE, EVEN IF BUCKLEY STATE BANK HAS BEEN ADVISED OF THE POSSIBILITY THAT SUCH DAMAGE WILL OCCUR. FURTHER YOU AGREE THAT NEITHER BUCKLEY STATE BANK NOR OUR SUPPLIERS (OR ANY OF OUR OR OUR SUPPLIER’S SHAREHOLDERS, MEMBERS, OFFICERS, DIRECTORS OR EMPLOYEES) WILL BE LIABLE FOR ANY TECHNICAL, HARDWARE OR SOFTWARE FAILURE OF ANY KIND, ANY INTERRUPTION IN THE AVAILABILITY OF OUR SERVICE, ANY DELAY IN OPERATION OR TRANSMISSION, ANY INCOMPLETE OR GARBLED TRANSMISSION, COMPUTER VIRUS, LOSS OF DATA, OR OTHER SIMILAR LOSS.

TO THE EXTENT BUCKLEY STATE BANK MAY HAVE BREACHED ANY TERM OF THIS CONSENT AND AGREEMENT, YOU AGREE THAT YOUR SOLE REMEDY IS TO DISCONTINUE USE OF THIS SERVICE. YOU FURTHER AGREE THAT OUR LIABILITY TO YOU IN ANY CASE (WHETHER IN CONTRACT OR TORT) WILL NOT EXCEED AMOUNTS PAID TO US WITHIN THE LAST 90 DAYS (IF ANY) FOR THIS SERVICE.

Notices

If you want to send us a notice in relation to this Consent and Agreement, you must send it by e-mail to support@buckleystatebank.com or regular mail to Buckley State Bank, P.O. Box 5, Buckley, IL 60918. We may notify you by sending notice to your e-mail address or by mailing you notice by U.S. mail return receipt requested to our most current mailing address that we have for you. You agree that any notices sent by e-mail will be deemed delivered and received 48 hours after being sent. You agree that any notices sent by U.S. mail as provided in this paragraph will be deemed delivered and received three days after the date of mailing.

Arbitration

You agree that any claim or controversy relating to this Consent and Agreement will be settled by binding arbitration in accordance with the Commercial Arbitration Rules of the American Arbitration Association. You agree that any claim or controversy you may have will be arbitrated on an individual basis and will not be consolidated in any arbitration with any claim or controversy of any other party. You agree that the arbitration will be conducted in the city in which BUCKLEY STATE BANK’s main office is located and that judgment on the arbitration award may be enforced by any court having proper jurisdiction.

Governing Law

You agree that this Consent and Agreement is governed by the laws of the State in which the main office of BUCKLEY STATE BANK is located, excluding any application of conflicts of laws rules or principles. You agree that the sole jurisdiction and venue for any litigation arising from your use of our service shall be an appropriate federal or state court located in the city in which BUCKLEY STATE BANK’s main office is located.

BUCKLEY STATE BANK

eStatement Information

CONTACT INFORMATION:

Please contact us immediately in the event that there is a change in your email address or any errors or complications relating to your electronic receipt or access of your Account Statements.

Email: support@buckleystatebank.com

Phone: (217) 394-2531

Fax to: (217) 394-2650

Contact in person or by mail: Buckley State Bank
102 S. Railroad
P.O. Box 5
Buckley IL 60918

SERVICE CHARGES AND FEES:

Electronic Statement: No Charge

Initial Set-up of Service: No Charge

Paper Statement: \$3.00 per statement

Discontinuation of Service: No Charge

TO REQUEST A PAPER COPY OF YOUR STATEMENT:

Contact BUCKLEY STATE BANK to request a paper copy of your account statement.