

Attachment to Electronic Delivery of
Bank Statements and all Notices

(including loans)

Please keep for your records

• **Contact information for email, address changes, errors or questions—**

Switchboard (270) 754-3300
Cassie (270) 757-6219
Susan (270) 757-6213
email statements@fnbmc.net

• **Mailing Address**

First National Bank of Muhlenberg County
ATTN: Customer Records
P.O. Box 389
Central City, KY 42330

• **Fees -**

To receive statements electronically and in paper form:
\$2.00

To obtain a paper copy of a particular statement:
\$2.00

CSiSafe Usage Instructions:

1. An email will be forwarded stating that your statement or notice is available in CSiSafe.
2. Follow the link provided to access CSiSafe or type in <https://www.csiesafe.com>.
3. Follow the instructions to set up an account on CSiSafe to receive statements and notices. Your email address is the user name. Use the password provided by the Bank for receiving email statements and notices for the initial login. You will be prompted to change your password after you are logged in.
4. You will be asked to enter a phone number and answer a secret question that will be used for multi-authentication purposes.
5. After logging in, click on an underlined portion of any unread message in the CSiSafe inbox to access the files.
6. There will be at least three separate files to download on checking statements. They include:
 - * Checking Statement - The periodic statement can be viewed using Adobe Acrobat Reader.
 - * Checking Activity - Activity is in comma-delimited form. Statement activity can be imported into other software for reconciliation.
 - * Account Disclosure - Regulation required documents that apply to your statement.
7. You will receive a separate notification for each notice you receive.
8. Once downloaded, you will be prompted to "Open" or "Save the File" to your computer for viewing, saving and printing.



- **No Warranty For Continuous or Uninterrupted Service -**
Because of the unpredictability of the Internet, we do not guarantee continuous or uninterrupted access to your bank statements and notices. However, should your statements or notices be inaccessible, please contact the bank as set forth in the Attachment. The Bank will take other measures to provide your document copies.
- **Limit of Liability -** You agree that in no event will we 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 we have been advised of the possibility that such damage will occur. Further, you agree that neither we or 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 we 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.

- **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 Muhlenberg County, KY 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 Commonwealth of Kentucky, 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 Muhlenberg County, Kentucky.

Yes—Please register me for notice delivery thru CSiSafe. I currently have online eStatements.

Accountholder Signature Accountholder Signature

Email address

Date Day Phone Cell Phone

Account numbers must be listed below:



**Free yourself from paper statements.
Read them online with
eStatements and Notices.**

- ✓ Secure
- ✓ Convenient
- ✓ Easy
- ✓ Fast
- ✓ FREE

fnbmc.net

Consent and Agreement for Electronic Delivery of Bank Statements and Notices on All Accounts

Welcome! First National Bank of Muhlenberg County (Bank) welcomes you to Online Electronic Bank Statement and Notice Delivery Service. Our goal is to provide you with an easy and convenient way to receive your periodic Bank Statements and Notices.

Your Consent. The Bank needs your consent to begin forwarding your electronic Bank Statements and Notices on all accounts (including loans). When you agree to receive electronic Bank Statements and Notices, you also agree to notify the Bank immediately in person or by email as set forth in the Attachment to this Consent and Agreement of any change in your email address or any errors or complications relating to your electronic receipt or access of your Bank Statements and Notices.

- **Your options to receive a statement or notice in paper form** - You will no longer receive your Bank Statements or Notices through the mail if you elect to receive electronic statements and notices. **If you want to receive statements electronically and in paper form through the mail, a fee will be charged. This fee is detailed in the attachment. Notices are not available in paper AND electronic form.**

- **Whether your consent applies to a particular transaction or to categories of transactions** - Clicking on the "I Accept" button on the web site or by signing a paper copy of this Consent and Agreement and providing it to the Bank is your consent to receive electronically your periodic Bank Statements and Notices and any other required regulatory disclosures relating to your accounts that the Bank might send to you with your statements.

- **Canceling Electronic Statement and Notice Delivery Service** - To discontinue this electronic delivery service, please notify the Bank in person or by email as set forth in the Attachment. **It will take up to 45 days to discontinue your electronic delivery service.**

- **Obtaining a paper copy of the of the record** - Notify the Bank via the methods listed in the Attachment.

The Bank's Requirements

- **Terms** - The same terms apply with respect to electronically delivered Bank Statements and Notices as for those delivered in paper form. The deposit agreements and disclosures that you have previously entered into with, or received from, the Bank remain in effect.
- **Service Availability** - The Bank may change, suspend or eliminate all or any aspect of this delivery service upon notice to you.

- **Hardware and software**— An Internet browser that supports 128-bit encryption is required. Both the Microsoft Internet Explorer browser and the Netscape Navigator browser versions 4.0 or greater will enable you to receive and use our service. Go to either Microsoft or Netscape's website to download the appropriate version of the browser that you need. Adobe Acrobat Reader 3.0 or greater (available free at <http://www.adobe.com>) is required to view your Bank Statements and Notices.

A service called CSISafe that maintains the security of confidential documents will be used to deliver your Bank Statements and Notices. (The steps for CSISafe usage are set forth in the Attachment.) Your statements and notices will be stored electronically in CSISafe for 90 days from the date of delivery. Copies of your statements and notices may be retained by printing or downloading. You may subscribe to CSISafe's long term storage service if you want to retain your statements and notices online in secure electronic storage for more than 90 days. A file containing a list of all of your statement activity will be included with your Bank Statement delivery. That file can be imported into other software for reconciliation.

- **Privacy** - The Bank's privacy policy (that has been previously provided to you) will apply to this service. CSISafe is subject to our rules on privacy in relation to your Bank Statements and Notices. As discussed in the "Security" section below, a user name (valid email address) and password is required to access your statements and notices. This email address will be used in accordance with the Bank's privacy policy to deliver your statements and notices. It will not be provided to third parties per the opt-out decision made by you previously.

- **Security** - A user name and password are required to access your Bank Statements and Notices. Your password must be at least eight characters and contain a mix of letters and numbers. Your user name must be a valid email address. To protect the security of your banking information, you must not disclose or share your password with any third party. Your Bank Statements and Notices will not be forwarded to you through email. You will be notified by email that they are available for you to access on the CSISafe server.

- **Undeliverable Statements, Disclosures and Notices** - Statements, disclosures and notices that are undeliverable will be monitored by the Bank. They will not be re-sent via CSISafe. A paper copy will be mailed to you and steps will be taken to determine the reason for the undelivered items...any errors will be corrected. If there is still a problem with electronic delivery, the email statement and notice feature will be stopped.

- **Communication** - You must send any notice in relation to this Consent and Agreement by email or regular mail to the person and address noted on the Attachment. We may send a notice to your email address or by mailing your 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 email 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.

First National Bank now offers electronic statements and notices (eStatements and Notices) for all of your personal and business accounts (including Loans). eStatements and Notices are delivered to you securely via email and encrypted for your protection to an email address designated by you. eStatements and Notices include all the same information that you receive with a paper document including your check images and any notices or important information from First National Bank.

eStatements and Notices are:

- ✓ **Secure** - eStatements and Notices are sent encrypted and require a password to be accessed.
- ✓ **Convenient**—You can view, print or download your eStatement or notice to your computer or a disk any time you want. And, you can have all of your eStatements and Notices organized in one central location which makes them easy to retrieve.
- ✓ **Easy** - Just fill out the e-Statement and Notice Enrollment Form.
- ✓ **Fast** - You'll receive your eStatement or Notice one or two days earlier than you normally receive your paper document.
- ✓ **FREE** - There is no cost to enroll for eStatement and Notice service.

First National Bank always utilizes state-of-the-art security measures for our online products and services. Your eStatements and Notices are emailed to you and are encrypted with a password you choose when you fill out the eStatement and Notice Enrollment Form.



CONTACT INFORMATION
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