

Electronic Statements Delivery Policy (E-Sign Disclosure and Consent)

This policy describes how First State Bank delivers electronic statements to you electronically. We may amend this policy at any time by posting a revised version on our website. The revised version will be effective at the time we post it.

Electronic delivery of communications

You agree and consent to receive electronically all account statements and account disclosures that we provide in connection with your First State Bank account(s).

We will provide your statements to you by posting them on the First State Bank Online Banking website and by emailing you a notification to you at the primary email address listed in your First State Bank Online Account when they are available.

Hardware and software requirements

In order to access and retain electronic statements, you will need the following computer hardware and software:

- a computer with an Internet connection;
- a current web browser that includes 128-bit encryption (e.g. Internet Explorer version 6.0 and above, Firefox version 2.0 and above, Chrome version 3.0 and above, or Safari 3.0 and above) with cookies enabled;
- Adobe Acrobat Reader version 8.0 and above to open documents in .pdf format;
- a valid email address (your primary email address on file with First State Bank); and
- sufficient storage space to save past statements or an installed printer to print them.

We will notify you if there are any material changes to the hardware or software needed to receive electronic statements from First State Bank. By giving your consent you are confirming that you have access to the necessary equipment and are able to receive, open, and print or download a copy of any statements for your records. You may print or save a copy of these statements for your records as they may not be accessible online at a later date.

How to withdraw your consent

You may withdraw your consent to receive statements electronically by contacting your local branch, writing to us at "Attn: Electronic Statements, 5370 S 72nd Street, Omaha, NE 68127", or by contacting us via the First State Bank website. If you fail to provide or if you withdraw your consent to receive statements electronically, First State Bank reserves the right to either deny your application for an Account, restrict or deactivate your Account, close your Account and any sub-account (such as a Student Account), or charge you additional fees for paper copies.

Requesting paper copies of electronic statements

If, after you consent to receive statements electronically, you would like a paper copy of a statement we previously sent you, you may request a copy within 180 days of the date we provided the statement to you by contacting us as described above. We will send your paper copy to you by U.S. mail. In order for us to send you paper copies, you must have a current street address on file as your "Home" address. If you request paper copies, you understand and agree that First State Bank may charge you a Records Request Fee for each statement.

Updating your contact information

It is your responsibility to keep your primary email address up to date so that First State Bank can communicate with you electronically. You understand and agree that if First State Bank sends you an electronic communication but you do not receive it because your primary email address on file is incorrect, out of date, blocked by your service provider, or you are otherwise unable to receive electronic communication, First State Bank will be deemed to have provided the communication to you.

Please note that if you use a spam filter that blocks or re-routes emails from senders not listed in your email address book, you must add First State Bank to your email address book so that you will be able to receive the communications we send to you.

You can update your primary email address or street address at any time by logging into the First State Bank Online Banking website, going to "Change Account Info", and selecting the "Edit" button under Email. If your email address becomes invalid such that electronic communications sent to you by First State Bank are returned, First State Bank will remove your account from receiving electronic communications until we receive a valid, working primary email address from you.