

Manufacturers Bank & Trust (MBT) ELECTRONIC STATEMENT (e-Statement) DISCLOSURE AGREEMENT Electronic Delivery of Statements and Notices By accepting the MBT Electronic Statement Disclosure Agreement you consent and agree that MBT (the "Bank") may provide certain disclosures and notices to you in electronic form, in lieu of paper form, including electronic delivery of statements (e-Statements) for your MBT account(s). This Agreement is in addition to all other agreements you may have with MBT, including but not limited to the Deposit Account Agreement and Disclosure and the Internet Banking Disclosure Agreement. You understand and agree that by requesting electronic delivery you will not receive statements in paper form delivered by regular United States Postal Service mail. Your consent to receive e-Statements authorizes MBT to provide you the periodic statements you are provided in connection with your MBT account(s) electronically via a secure login. Your consent also covers disclosures that are required with your account statements, including but not limited to, the Privacy Notice, the error resolution notice required by the Electronic Fund Transfer Act, as well as marketing information on products and/or promotions that the Bank may provide to you electronically. Disclosures may be attached in an email, contained in the text of an email, posted separately from e-Statements, or contained within an e-Statement. By using e-Statements you accept and agree to be bound by the general terms and conditions governing e-Statements, including without limitation all of the terms and conditions in this Agreement. You agree to be bound by any and all laws, rules, regulations and official issuances applicable to e-Statements now existing or which may hereafter be enacted, issued or enforced, as well as such other terms and conditions governing the use of other facilities, benefits or services that the Bank may from time to time make available to you in connection with e-Statements. We will send all notices, attachments, and/or documents via email to the last known email address(s) provided by you. In order to access your e-Statement you should have the following:

- Internet access and a fully functional email address;
- A computer and Internet browser that can support 128-bit encryption and JavaScript;
- Note: for security purposes, you should use the most current version of Microsoft Internet Explorer or Mozilla Firefox browser. The most current versions are typically more secure and will support 128-bit encryption;
- Access to a printer or storage medium such as a hard drive so that you can download and/or print disclosures and/or statements for your records;
- Statements may be viewed in PDF format only. To read statements in PDF format, you may need to download Adobe®Reader® software. You may download Adobe®Reader® free using the following URL:  
<http://www.adobe.com/products/acrobat/readstep2.html>

## Disclosures

1. You have the right to receive this disclosure in paper form. To receive a paper disclosure, please contact us by telephoning 641-585-4514 or mail to MBT, PO Box 450, Forest City, IA. There is no fee to receive a copy of this disclosure in paper form.
2. The consent you are providing is for electronic delivery of your periodic MBT statement and notices. Your consent also covers disclosures that are required with your account statements, including but not limited to, the Privacy Notice, the error resolution notice required by the Electronic Fund Transfer Act, as well as marketing information on products and/or promotions that the Bank may provide to you electronically.
3. You will have the right, at any time, to withdraw this consent for electronic delivery of your account statements and again receive them by mail. You may withdraw your consent by contacting the Bank via email through your Online Banking account; go to the Options tab then Messages link via our website <http://www.mbtbank.com>; by calling 641-585-4514 or by writing to MBT, PO Box 450, Forest City, IA 50436. The withdrawal consent should be received at least ten (10) days before the end of your regular periodic statement cycle. There will be no fees associated with the withdrawal of the consent to receive your information electronically.
4. It is your responsibility to notify us promptly any time you should have a change in your email address. Notification of any email address changes should be received at least ten (10) days before the end of your regular periodic statement cycle. You may notify us of any email address changes by entering the email addresses into your Online Banking account. To change or add an email notification address in your Online Banking account, go to the Options tab and then Update Account Info. You may also contact the Bank via email through your Online Banking account by going to the Options tab then Messages link via our website <http://www.mbtbank.com>; by calling 641-585-4514 or by writing to MBT, PO Box 450, Forest City, IA 50436.
5. You may be required to use a password to access the electronic statements via secure Online Banking.
6. MBT reserves the right to change the terms and conditions of this Agreement including the right to terminate this Electronic Statement Disclosure Agreement and your access to the e-Statement service, in whole or in part, at any time.
7. You agree that MBT shall not be liable if you are unable to gain access to the Website or the Bank system from time to time. You understand that some or all of the e-Statement services and/or other Bank system services may not be available at certain times due to maintenance, computer, communications, electrical or network failure or any other causes beyond our control.

## **Request and Agreement for Electronic Delivery of Statements**

1. Statement notifications can be sent to multiple email addresses. However, e-Statement delivery to one owner of a joint or multiple party accounts is considered notice to all owners if only one email address is provided.
2. The Bank shall have no obligation or liability to notify any other parties to a multiple party account if the email address is changed using the procedures indicated above.
3. You agree to protect the confidentiality of your account, account number, user names, passwords, security key and security phrases and responses. You understand that personal identification information by itself or together with information related to your account, may allow unauthorized access to your account. You agree that it is your responsibility to ensure that the electronic statements are not intercepted or viewed by others and for ensuring that you have logged out when your session is completed to prevent unauthorized access. It is your responsibility to contact us if you know or suspect unauthorized use of your access credentials.
4. You agree to promptly access/review your e-Statement upon notification and any accompanying items or disclosures. You must notify us immediately in accordance with the Current Deposit Account Disclosure and the Internet Banking Disclosure covering Statements and Your Duty to Report Unauthorized Signatures or Alterations, Your Duty to Report Other Errors and Errors Relating to Electronic Fund Transfers or Substitute Checks. You agree to promptly examine your statement and notify the Bank of any errors, unauthorized transactions, or any other irregularity. If you allow someone else to access your statement, you are still fully responsible to review the statement for any errors, unauthorized transactions, or any other irregularities. Any applicable time periods within which you must notify us of any error on your account statement(s) shall begin on the e-Statement email notification date regardless of when you access and/or review your e-Statement.

All electronic statements shall be in full compliance with applicable laws and regulations. The provisions in this Agreement are part of and in supplement to, MBT.s Account Agreement and Disclosure and are subject to all of the provisions contained therein. Each MBT account that you designate to be included within the e-Statement service is also governed by the terms and conditions otherwise applicable to that kind of account as separately disclosed to you, either in the Deposit Account Agreement and Disclosure applications and enrollment forms, the applicable fee schedules, our Privacy Notice or other written disclosures. With your acceptance, you agree to accept periodic account statements in an electronic format. You also agree that you have the necessary equipment for accessing and viewing e-Statements and you agree to notify

us if you change your email address or if you no longer want to receive statements electronically. By clicking "accept", you confirm that you have read and agree to the terms of this Electronic Statement Disclosure Agreement and confirm you would like to receive e-Statement delivery. You understand that for the account(s) listed in your application you will no longer receive a periodic account statement sent by United States Postal Service mail.