

Electronic Statement Disclosure & Agreement

By signing this document, you accept the terms of this agreement and hereby authorize American National Bank to provide periodic financial statements to you electronically. Your authorization means that you consent and agree to the following:

- You will provide us with an email address that will be used to send you all electronic statement related notifications. You will let us know immediately if this email address changes (See Contact Information below). You agree to release American National Bank from any liability if the information is intercepted or viewed by an unauthorized party at your employer or other email address selected by you.
- Upon receipt of your consent and using the email address you provide, we will send you notification of the availability of your periodic account statement each statement cycle. You will be required to access the CSI eSafe web site at www.csiesafe.com to safely and securely retrieve your statements. Your password must be at least eight characters long and contain a mix of letters and numbers. Your user name must be a valid email address. You may print or download your statement for 60 days from the date of delivery. These files can be imported into money management programs such as Intuit's *Quicken* and Microsoft's *Money*.
- You will be required to enter your email address and Password to view the electronic statement(s) and images. It is your sole responsibility to protect your logon and password from unauthorized persons.
- Your consent to receive electronic periodic checking and/or savings statements shall remain in effect until revoked by you. If you elect to revoke your consent to receive electronic statements you may do so by notifying us via email at statements@anbsidney.com or by telephone at (308) 254-5536. If the revocation of your consent is received less than ten (10) days before the end of your normal statement cycle it may not take effect until the following statement cycle.
- If you have chosen Electronic Statements Only as your preference, you will not receive a paper statement but may request one at any time. This means that along with your statement you may also electronically receive any materials that would have gone out with the paper statement including disclosures.

System Access

Access to this service may be unavailable at times due to scheduled maintenance, unscheduled maintenance or system outage. In addition, both environmental and physical events may occur that may cause the system to become unavailable. American National Bank will make every reasonable effort to ensure optimum availability of this system. However, ANB is in no way liable for the unavailability of the system or any damage that may result from system unavailability. ANB disclaims any and all liability that relates to the improper use of this system. We are not responsible for any damage that may occur to your personal computer from the use of this service or the data

transmitted through the account access link. ANB will notify you of any change to software and hardware requirements needed to access the system. The notification will be sent to the email address we have on record for your account.

Your Responsibility for Maintaining the Security of your Password

Your logon and password are highly sensitive and extremely confidential and must not be disclosed to others or recorded in or on your personal computer. You agree not to disclose the logon or password to anyone not authorized by you to view your account history. You understand that in providing this information to a third party, you are granting that party the right to view your account statements which will include but not be limited to your account numbers, your account balances, your account history and front and back images of your cleared checks and ANB will accept no responsibility for any resulting losses you incur.

Contact Information

If you need information on how to update your email address, or to request a paper copy of your statement, call us at (308)254-5536 or contact us via email at statements@anbsidney.com.

Regulation E Required Disclosure

In case of errors or questions about your electronic statement(s), you may notify us via email at statements@anbsidney.com, call us at (308) 254-5536, or notify us in writing at American National Bank, Attn: Error Resolution, P.O. Box 19, Sidney, Nebraska, 69162 as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. (1) Tell us your name and account number. (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. (3) Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error so that you will have the use of the money during the time it takes us to complete our investigation.

All electronic statements shall be in full compliance with applicable laws and regulations.

Name

email address

Authorized Signature

Date

Fax to 308-254-5547 or email to info@anbsidney.com