

eStatement Policy

Farmers State Bank eStatements (the "Service") is provided by the Farmers State Bank of Hoffman. ("Farmers State Bank", "we" and "us") to clients using Farmers State Bank of Hoffman's Online Banking.

If you wish to have a hardcopy of this agreement, either print a copy now, or call the Farmers State Bank of Hoffman at 320/986-2026.

This statement contains important information that we are required by law to provide to you. You should keep a copy for your records. For your convenience, this statement is written in a "Question and Answer" format. If you have any questions about electronic records that are not answered feel free to communicate with us using any of the following:

Toll Free: 800-431-0789

E-mail: fsbhoffman@runestone.net

What records will you provide to me electronically?

If you consent, you will receive electronic records that relate to our Services. Farmers State Bank eStatements are offered for eligible deposit accounts and linked lines of credit, allowing you to replace your paper statement with an electronic version that you can view, save to your computer or print at your convenience. Any legal notices and disclosures that normally accompany your paper statement will be delivered to you electronically. After enrolling in Farmer State Bank eStatements, you will no longer receive a paper statement. Farmer State Bank eStatements will replace your paper statement in its entirety.

How secure are my eStatements?

You are responsible for the safekeeping of your confidential eStatement. You agree not to disclose this information to anyone not authorized to sign on your accounts. If you fail to maintain the security of your eStatement and we suffer a loss, we may terminate your account immediately.

Can I get a paper copy of the records if a special need arises?

Yes. Additional fees may be charged based on the requested information.

If I consent to receive Farmers State Bank eStatements and legal notices and disclosures now, and change my mind, what can I do and what are the consequences?

You can change your mind, and withdraw your consent, at any time. You can withdraw your consent by calling us Toll Free at 800-431-0789 or by contacting us at fsbhoffman@runestone.net. You will not be charged a fee for doing so. When you turn off eStatements, you will automatically begin receiving paper statements and legal notices with your next statement cycle.

Are there any hardware or software requirements for me to access or retain the electronic records?

Yes, there are. You will need a computer with sufficient memory to store electronic records, and with a working connection to the Internet. You will need a minimum web-browser version of Internet Explorer 4.0 or Netscape Navigator 5.1 (or higher), with e-mail capability. Your browser will need to have 128-bit encryption capabilities. You are responsible for configuring your system to accommodate these requirements. All of your daily transactions, payments, and funds transfers will appear on Farmers State Bank eStatements. Finally, you will need a printer if you want to print copies of electronic records.

If we change the minimum hardware or software requirements needed to access or retain electronic records, and the change creates a material risk that you will not be able to access or retain a subsequent record, then before the change takes effect we will let you know about the change and let you know what the new requirements are.

We will notify you by e-mail, and at that time you will be allowed to choose whether you still want to give us your consent to receiving communications or information by electronic records. If not, you will be allowed to withdraw your consent at the time, without any fee or charge by us.

How will the electronic records be provided to me?

We will notify you by e-mail that your current month's statement is available the day after the statement is cut.

Are there other special requirements for Farmers State Bank eStatements?

You must provide us with your current e-mail address, and keep it current with us at all times. Otherwise, you may not receive electronic records in a timely manner.

If you download or print any confidential materials be sure that you store them in a secure environment, just as you would paper-based financial records.

