

Online Statement Disclosure and Agreement Farmers & Merchants Bank

This disclosure and agreement contains important information about Farmers & Merchants Bank's ("Bank") Online Statement service. You may wish to keep a copy of this disclosure for your records. The disclosure is also available at fmb-ebank.com. Before providing your consent to this agreement, please read and consider the following information.

This disclosure and agreement is in addition to the Online Banking Disclosure and Agreement previously provided and it does not supersede or replace it.

Online Statements

Online Statements is a free service that is available through Online Banking. It will allow you to view your account statements in an electronic format and it will replace your paper statement that you are currently receiving. You have the option to switch back to paper statements at any time. Note, however, that some account types require Online Statements as a condition of the account. If you request paper statements for such an account, you may need to choose an alternative account type.

Online Statements are available for checking accounts, savings accounts, and money market accounts.

Verify Statement and Information Accessibility

Federal law states that, prior to the Bank being able to deliver information electronically, you must be able to demonstrate that you will be able to access information in the same electronic format as the information to be delivered or provided. In the process of retrieving your first statement, our Online Banking system will help you meet these requirements—just follow the prompts.

Online Statement Delivery

Our Online Statement product is easy to use. Simply login to Online Banking and navigate to Online Statements. You will be able to view, print, and save your statements. Your statements will accumulate forward from the time you have demonstrated accessibility from within Online Banking.

Consumer Account Disclosures

You agree that you will obtain the Electronic Funds Transfer Disclosure located on our website at fmb-ebank.com prior to accessing an online statement. The Electronic Funds Transfer Act requires that we provide you with a disclosure that describes our electronic services.

Changes in Terms

We may change the terms of this Agreement at any time without prior notice to you. All changes will be effective upon the posting of the revised Agreement or disclosures. You can find this agreement on our website at fmb-ebank.com.

Computer Requirements

In order to access Online Statements or other information you agree to receive electronically from us, your computer will need to meet certain hardware and software requirements. You are solely responsible for the set up, installation, operation, upgrading and maintenance of the hardware or software that will be needed to access our services. We are not responsible for any errors or failures from any malfunction of your computer and we are not responsible for any computer virus, malware, or any other security issues or other related problems that may be associated with the use of your computer.

We reserve the right to discontinue support or revise the requirements of hardware and/or software if, in our sole discretion, it creates a security or other risk. If changes made may impact your ability to access any service, we will notify you. At that time, you will be given an opportunity to withdraw any prior consent to receive information electronically.

Supported Systems for Online Banking and Online Statements

Prior to consenting to this agreement, you agree to review the hardware and software requirements needed to access and retain your information. These Disclosure specifications are located on our website at fmb-ebank.com. You also agree that if you are unable to access this information, you will request this information from us prior to consenting to this agreement. You may want access to a printer or storage medium such as a hard drive so that you can download and/or print your information.

Other Terms

You agree to the following:

1. You are authorized to provide this consent on behalf of all account owners;
2. You authorize the Bank to deliver all account statements, various disclosures and notices, and any other information (collectively known as "information") in an electronic format;
3. You understand that all accounts available for electronic statements that are viewable under your Online Banking User ID may be delivered electronically. If you wish to designate the deliverable format of your accounts, contact us at your earliest convenience at (507) 723-4800;
4. In the future, if you request to receive a statement electronically, you agree that this consent applies to such additional accounts;
5. If your Online Banking accessibility is removed, at your request or at the Bank's, the Bank will resume printing all of your account statements subject to terms described in "Online Statements" above. A mailed statement fee may apply. Ask us for details.
6. Once you accept this agreement, you have opted to receive your statements in an electronic format. The information will be delivered electronically unless you notify a Bank employee of withdraw of consent. At any time, you may withdraw your consent to receive your statements electronically. You can withdraw your consent or request a paper copy of your information by calling us at (507) 723-4800 or by sending us a secure email from within Online Banking;
7. You agree to contact us at (507) 723-4800 if you are unable to access your information; and
8. You agree to keep your email address current within Online Banking.

By enrolling for Online Statements, you represent that you have carefully read and understand this agreement and that you agree to the terms and conditions.