

# **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](http://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. This disclosure is also available on our website.

### **Online Statements**

Online Statements is a free service that is available through Digital 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.

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 Digital Banking system will help you meet these requirements—just follow the prompts.

### **Online Statement Delivery**

Our Online Statement service is designed for ease of use. To access your statements, log in to Digital Banking, select the desired account, and navigate to Online Statements. Depending on your device, you may view, retain, and/or print your statements. Regardless of the method you choose, always take appropriate steps to protect your personal information and maintain security.

### **Consumer Account Disclosures**

The Electronic Funds Transfer Act requires that we provide you with a disclosure that describes our electronic services. You agree to obtain the Electronic Funds Transfer Disclosure located on our website at [fmb-ebank.com](http://fmb-ebank.com) prior to accessing your first online statement.

### **Changes in Terms**

We may modify the terms of this Agreement at any time without prior notice. Any changes will become effective when the updated Agreement or related disclosures are posted on our website at [fmb-ebank.com](http://fmb-ebank.com).

### **Device Requirements**

In order to access Online Statements or other information you agree to receive electronically from us, your device 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 device and we are not responsible for any device virus, malware, or any other security issues or other related problems that may be associated with the use of your device.

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.

### **Electronic Records Hardware and Software Requirements**

Before providing your consent to this Agreement, you agree to review the required hardware and software specifications. These disclosure requirements are available on our website at [fmb-ebank.com](http://fmb-ebank.com). If you are unable to access this information, you agree to request it from us prior to giving your consent. You may also wish to retain a copy for your records.

### **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 Digital Banking accessibility is removed, at your request or at the Bank's discretion, the Bank will resume printing your account statements and will be delivered via the USPS;
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 Digital 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.**