

## Express eStatement Application

### Account Holder Information & Delivery Options

Account Holder Name
Deposit Account Numbers (If different transmission options, or recipient passwords are required on accounts, complete separate application for each account)
Account Holder Primary Email Address
PDF Password (Minimum 6 characters, 1 letter, 1 number - Password is case sensitive)

### Alternate / Additional Recipients

Alternate / Additional Recipient Name #1	PDF Password (Minimum 6 characters, 1 letter, 1 number)
Email Address	
Alternate / Additional Recipient Name #2	PDF Password (Minimum 6 characters, 1 letter, 1 number)
Email Address	

### Consent to Services

By signing below, I/we hereby apply for Electronic Document Delivery for the accounts indicated above. I/we understand and agree that such services are subject to the terms and conditions of the Electronic Document Delivery Agreement and Disclosure.

Printed Name Owner/Principal	Title
Signature of Owner/Principal	Date

Return completed application to any bank location or mail to:  
 Silver Lake Bank  
 Attn: Bookkeeping Department  
 P O Box 8330  
 Topeka, KS 66608-0330

### For Bank Use Only

Receipt Confirmation Tests	Sent	Received	Activated
Primary Account Holder			
Alternate / Additional Recipient Name #1			
Alternate / Additional Recipient Name #2			

# SILVER LAKE BANK

## ELECTRONIC DOCUMENT DELIVERY DISCLOSURE

**General Agreement** – For purposes of this agreement and disclosure the terms “we”, “us”, “our”, and “Bank”, refer to the Bank named above. The terms “you”, “your”, and “customer” refer to the recipient of this disclosure and agreement.

The Electronic Signatures in Global and National Commerce Act, (E-Sign Act), Section 101(c)(1) of Title 1, allows a financial institution to issue electronic records to a customer to satisfy any statute or regulation that requires such information to be in writing, after first obtaining the customer's affirmative consent. The E-Sign Act requires certain information to be provided to the customer regarding this service, which is disclosed in this agreement and disclosure.

**Electronic Document Delivery** – The Bank may provide the service of having your account statements, loan application, disclosures, billing statements, notices, loan documents, and other Bank documents (collectively the “Documents”) sent in Portable Document Format (PDF) to one or multiple email addresses. This electronic document delivery service replaces the creation of paper Documents and their delivery through land based mail services. Documents related to deposit accounts will be referred to as eStatements and Documents related to loan accounts will be referred to as eDocuments.

All Documents can be made available in paper form upon written request. A nominal fee may be imposed for high volume requests.

You may receive links or text regarding Bank products and services within the body of the email that contains your Documents. This will be similar to the marketing information provided by mail inserts sent in hard copy by land based mail services. The Bank may also send marketing, branding information, or disclosure notices separately. Such information will be distinct and separate from your Documents.

For the purpose of Electronic Document Delivery, you agree that by completing the creation, sign-up, acceptance and activation procedures for either Express eStatement or Express eDocument, you are consenting to receive non-account specific documents via electronic delivery in the future.

**Electronic Document Delivery Options** – There is no option to globally select all of your accounts for electronic delivery. You must specifically identify each account for which you elect electronic delivery. Your application may list all accounts that you want delivered electronically; however, if different delivery options, recipients, or recipient passwords are required for an account then a separate application must be submitted for that account. Delivery options include:

- Primary email address
- PDF Password (customer selected, same password may be used for multiple accounts)

You may also have a copy of your Documents sent to additional email recipients. The options available for additional recipients are:

- Email address
- Name of alternate recipients
- PDF Password (if different than the primary recipient password)

### How the Electronic Delivery Process Works

**Electronic Document Creation** – For eStatements, Documents are created on specific recurring cycles determined by the type of account and electronic fund transfers activity. Documents are created and stored in a secure archive, and converted to PDF for electronic mailing. We do not consolidate periodic statement of account activity and/or disclosures for multiple accounts into a single email. For eDocuments, paper documents are converted to a PDF for electronic mailing. The PDF is encrypted using a customer supplied password for the encryption algorithm. We create an email message and attach the encrypted PDF. The email subject line identifies the document that is attached. If you have requested multiple recipients, an email with the encrypted PDF attachment is generated for each recipient.

**Electronic Document Transmission** – Sending an electronic document as an attachment is generally referred to as the PUSH method. We will create an email message and attach the encrypted PDF. A password is required to access the PDF. Another method used by financial institutions is referred to as the PULL method. In the PULL method, the customer receives an email message containing a link to a secured site. The customer logs into the secured site to retrieve their document.

**Processing Procedure for Undeliverable Email** – Upon notification that an email was undeliverable, a reasonable attempt is made to contact you and correct the problem. Typically, this will involve correcting your email address or an email address you provided for one of your alternate recipients. When you provide a new email address we will perform a send/receive test to insure the email is working. If we are unable to determine or successfully test a working email address, all eDocument and/or eStatement services will be suspended and distribution of Documents will revert to hard copy and land based mail delivery. If there are other emails associated with the account that are deliverable, we will contact you to determine if the account should be removed from electronic document distribution status. It is your responsibility to notify Bank in the event your electronic delivery address changes or requires updating.

**Customer Requirements for Electronic Document Delivery** – We have made every attempt to use industry standard technologies to achieve the widest compatibility with email products without sacrificing stability and security. Based on the technologies used, there are certain requirements you must meet to receive electronic disclosure documents.

- You must own or have access to a PC. The size of the PC display screen should accommodate standard page sized PDF documents. Although some handheld devices are able to receive electronic documents in PDF format, the documents may be difficult to view in a small factor display. To save documents for record keeping, the PC should have adequate storage capacity. A printer is required to produce a hard copy of the documents. For any documents that must be printed and returned to the bank for processing, the bank reserves the right to reject any printed copies which are too light or not legible. Once downloaded, it is your responsibility to safeguard account information whether stored in its electronic format or printed.
- Email software or service with personal account. Microsoft Outlook and Microsoft Outlook Express are recommended. Other email software may be used as long as the receipt confirmation test is performed successfully. There are a variety of Internet based email services such as Yahoo! Mail, Hotmail and Google Gmail. We do not endorse any particular service and recommend that you thoroughly review any service you use to insure your privacy and personal information is adequately protected.
- Adobe Reader 5.0 or above installed on PC is required to recognize and view PDF attachments. The Bank will provide a link on its' website for the download of the free Adobe Reader software.
- Ability to receive the file size of the document being transmitted. The page size of the electronic documents we create typically range between 50 KB and 200 KB. The more information on a page and the more pages in a document, the larger the size of the email message. Some email software options and/or email service providers restrict the size of email messages. You need to inform us if such restrictions exist. While the average size of electronic Documents should not pose a problem, certain accounts with special features or high volume may be large enough to exceed these restrictions.
- Customer Signed Application and Acceptance of this Disclosure.
- Participation in a one-time test to demonstrate your ability to receive email with a PDF attachment and ability to open and view the content of the PDF. Since there are many operating systems, email packages and services, and other variables that can effect the transmission and receipt of email messages, it is our policy to perform a receipt confirmation test with you prior to implementing electronic document delivery services. If you have elected to have multiple accounts disclosed by email to the same email address, testing is only required on one of the accounts. Testing is also performed on alternate recipient email addresses.

**Electronic Document Delivery Service Requests** – Maintenance service requests may be requested through a Customer Service Representative or Loan Assistant at any of our bank locations. No charges apply to these services. The Bank will perform the requested maintenance at the time of the request, however, you may still receive an electronic transmission based on pre-maintenance specifications if the request falls on the same day the Document(s) is created.

- **Change of Account Information and Transmission Options** – You may request in writing to change, add, or delete email addresses on your account(s) or change the PDF password on your account(s).
- **Discontinuing Electronic Delivery** – You may request in writing the discontinuance of electronic delivery on any or all of your accounts or for any Documents.

Special service requests may be requested through a Customer Service Representative or Loan Assistant at any of our bank locations. Fees may be assessed based on our current fee schedule.

- **Re-transmit of Electronic Document** – You may request a re-transmit of any document previously sent electronically.
- **Request Hard Copy Document** – You may request that a hard copy document, previously sent to you electronically, be sent to your account(s) mailing address.

**Express eStatement Document Creation, Sign-up, Acceptance, and Activation Procedures**

You may sign-up for Express eStatement services at one of our bank locations or by mailing us a signed Express eStatement Application form. The form is available at all bank locations and on our website as a downloadable PDF.

The sign-up procedure includes the following steps:

- Review of Electronic Document Delivery Services Disclosure (this document).
- Completion and submission of the Express eStatement Application.
- Receipt Confirmation Test – to insure that you have the ability to receive electronic delivery, an email is sent by the Bank to the email address(es) you provided on your application(s). The subject line of the email will be “Respond to this email to activate your eStatement from Silver Lake Bank!”
- Attached to the email is a PDF. A text message within the email will instruct you to open the attached PDF and follow the instructions provided. If the instructions are followed, the Bank will receive notification that you have successfully received email notification, accessed your email, and opened the test PDF document.
- Electronic document delivery services activation – upon successful completion of the Receipt Confirmation Test, the eStatement service will be activated. The time it takes to activate your services will be affected by your response to the receipt confirmation test email and internal processing times. Under normal circumstances, your services should be activated within three (3) business days from time of application.

**Express eDocument Document Creation, Sign-up, Acceptance, and Activation Procedures**

You may sign-up for Express eDocument services at one of our bank locations or by mailing us a signed Express eDocument Application form. The form is available at all bank locations and on our website as a downloadable PDF.

The sign-up procedure includes the following steps:

- Review of Electronic Document Delivery Services Disclosure (this document).
- Completion and submission of the Express eDocument Application (if requesting account specific Documents).
- Receipt Confirmation Test – to ensure that you have the ability to receive electronic delivery, an email is sent by the Bank to the email address you provided initially to the Bank. The subject line of the email will be “Respond to this email to authorize eDelivery from Silver Lake Bank!”
- Attached to the email is a PDF. A text message within the email will instruct you to open the attached PDF and follow the instructions provided. If the instructions are followed, the Bank will receive notification that you have successfully received email notification, accessed your email, and opened the test PDF document.
- Electronic document delivery services activation – upon successful completion of the Receipt Confirmation Test, the eDelivery service will be activated. The time it takes to activate your services will be affected by your response to the receipt confirmation test email and internal processing times. Under normal circumstances, your services should be activated within one (1) business day from time of email response consent.