



e-Statement Enrollment Form

Customer Information:

Please List all accounts below for which you wish to receive E-statements

Customer Name: _____

Daytime Phone#: (____)____-_____

Home Phone#: (____)____-_____

Address: _____

City: _____ State: _____ Zip Code: _____

Account Number: _____

Account Number: _____

Account Number: _____

Account Number: _____

Account Number: _____

Account Number: _____

Email Address:

Once you are activated, you will receive a monthly e-mail notifying you when your e-Statements are available to view.

By signing below, I represent that I have read, understood, and agreed to the terms and conditions of the e-Statement User Agreement and Disclosure and that I have caused this Enrollment Form to be executed. I further warrant that I or my respective signatories, whose signatures appear below, have been and are as of the date of this form, duly authorized by all necessary action in accordance with their governing instruments, if applicable, to execute this Enrollment Form. Please fax your completed and signed enrollment form to (386) 754-0919 or drop it by one of our offices.

AGREED TO AND ACCEPTED:

Signature: _____

Printed Name: _____

Signature: _____

Printed Name: _____

Company Name: _____

Signature: _____

Printed Name: _____

Title: _____

Date: _____

DISCONTINUE E-STATEMENT *(sign below to discontinue receiving e-Statements)*

Signature: _____

Date: _____

Bank Use Only

Accepted by: _____ Date: _____

Signature Verified: _____ Date: _____

Peoples State Bank
e-Statement User Agreement and Disclosure

Peoples State Bank offers e-Statement delivery for eligible checking and savings accounts, allowing you to replace your paper statement with an electronic version (PDF) that you can view, save, or print at your convenience. To start e-Statement delivery, complete the e-Statement Enrollment form. You are under no obligation to sign the agreement and may receive your statement via paper copies in the mail.

Every statement cycle, we'll send you an email to let you know that your current statement is ready. In order to utilize the e-Statement product, you must have a valid, active e-mail address, a personal computer, a valid web browser (i.e. Internet Explorer, or Firefox, ect.), and the free Adobe® Acrobat® Viewer 5.0 or higher. You can download the viewer from www.adobe.com.

You can discontinue e-Statement delivery at any time and return to receiving your paper statements in the mail. If you wish to withdraw your consent, you must contact Peoples State Bank at either of our offices and submit your request in writing.

This Peoples State Bank e-Statement User Agreement and Disclosure provides consent to receive bank statements for your selected Peoples State Bank account(s) by electronic delivery, called e-Statements. The terms in this agreement are in addition to those that apply to an account or service you have with us. The terms "you", "your", and "customer", refer to each depositor on an account who has elected to receive an electronic statement, the term "account" or "accounts" means your accounts at Peoples State Bank. All e-Statements shall be in full compliance with applicable laws and regulations. It is recommended that you read this carefully and retain a copy for future reference.

Terms of Agreement

Upon receipt of your consent, we will provide notice that your periodic statements are available to you on a monthly or quarterly basis, as applicable, to a working e-mail address that you have provided us. You will be required to use a password to view the electronic statement. It is your responsibility to protect your password from unauthorized persons. You agree that it is your responsibility to ensure that the electronic statements cannot be intercepted or viewed by others. You understand that you have no expectation of privacy if the statements are transmitted to another e-mail address, selected by you, such as an employer or relative. You further agree to release the bank from any liability if the information is intercepted or viewed by unauthorized parties at this other e-mail address selected by you.

You agree that the bank has no control as to the persons who have access to your personal computer and your password once it is in your possession. The bank shall not be responsible for any unauthorized access to your personal computer using your password. You agree that it is your responsibility to prevent any unauthorized access to your personal computer or unauthorized use of your password.

By submitting this form, you agree to the terms of this agreement. You authorize the bank to send future notices of statement availability for the above-mentioned accounts to the e-mail address listed above and to receive change in account terms and privacy notice disclosures electronically. You understand that by authorizing this e-Statement Service you will no longer receive paper statements in the mail for the accounts listed. You are responsible for notifying us of any e-mail address changes. Notification of any e-mail changes should be received ten (10) days before the end of your normal statement cycle. If you revoke your authorization to receive e-Statements, you will receive your statements in writing. Receiving e-Statements is a mandatory feature of the Peoples e-Free Checking account, and revoking this authorization for these accounts will result in your account being changed to our Regular Checking product and applicable service charges will apply.

You must promptly review your e-Statement and notify us in writing or by calling the bank of any error, unauthorized signature, lack of signature, alteration, or other irregularity. The time periods set forth in Peoples State Bank's Your Deposit Account Terms and Conditions Agreement under "Statements" heading apply to this Agreement. Any applicable time periods within which you must notify us of any errors on your account statement(s) shall begin on the date that your e-Statement becomes available to you, regardless of when you receive and/or open the e-Statement. If you believe your e-Statement is lost or that someone has obtained access to your e-Statement without your permission, contact us. You may notify us by writing to 350 SW Main Blvd., Lake City, FL 32025 or by calling the bank at 386-754-0002. If your electronic mail is returned as undeliverable an attempt will be made to contact you.

Please note: In the future, if you want to stop receiving e-Statements, please contact the bank by writing to 350 SW Main Blvd., Lake City, FL 32025 or by calling the bank at 386-754-0002. Please notify us at least ten (10) days before the end of your normal statement cycle.

All electronic statements shall be in full compliance with applicable laws and regulations. The provisions in this agreement are part of (and in supplement to) the bank's Your Deposit Account Terms and Conditions Agreement. Each bank account that you designate to be included within the e-Statement program is also governed by the terms and conditions otherwise applicable to the kind of account as separately disclosed to you, either in the Your Deposit Account Terms and Conditions Agreement, applications and enrollment forms, the truth in savings disclosure, the applicable personal or business fee schedules, credit or deposit agreements, our Privacy Policy or other written disclosures.

By submitting this form, I authorize the bank to send future statements and disclosures for the above- mentioned accounts, for which I am an owner, to the e-mail address listed above. I understand that by authorizing this e-Statement Service I will no longer receive paper statements in the mail. You have the right to request paper copies of statements by contacting Peoples State Bank at 386-754-0002 or by stopping by one of our offices. A fee may be charged for these copies.

Please retain a copy of this disclosure for your records.