

AMERICAN STATE BANK
700 E. Sioux Ave., Pierre, SD 57501
Phone 605-224-9233 FAX 605-224-1872

E-Statement User Terms and Conditions

American State Bank of Pierre, SD hereby publishes the following terms and conditions for use of Electronic Statement Presentment (E-Statements). American State Bank reserves the right to modify these terms and conditions at any time, effective upon publication. Use of Electronic E-Statement Presentment services constitutes agreement to these terms and conditions and any modifications thereof.

1. User agrees that the following use of E-Statement services is strictly prohibited. User agrees to indemnify, hold harmless, and defend American State Bank against any and all claims, actions, suits, judgments and expenses (including court costs and reasonable fee of attorneys, accountants, and expert witnesses) at User's sole expense, arising from User's failure to abide by these restrictions on use of E-Statement services.
 - Unauthorized communication of any information concerning any password or identification or any other proprietary information belonging to any other person or entity.
2. User further agrees:
 - Transmission of confidential business and sensitive personal information is at User's sole risk.
3. User may at any time request a paper copy of their bank statement by contacting American State Bank. We reserve the right to charge a fee up to \$5 per statement associated with this request.
4. User may at any time withdraw consent to receive E-Statements by submitting the request in writing. The request must be received at least 3 business days prior to the statement date to ensure appropriate processing.
5. If the user's E-Mail address changes, the bank must be notified immediately. It may take up to 3 business days to process the request.

By acceptance of this agreement the user understands the following:

1. User hereby authorizes American State Bank to send bank statements electronically.
2. User understands that further delivery of statements via US Mail will cease.
3. User understands that Adobe Acrobat reader version 5.0 or higher will be needed to view the electronic statements.
4. User understands minimum hardware / software requirements including, Internet access using Microsoft or Netscape Browser versions 4.0 or higher, Intel Pentium processor, 32 MB or available RAM (64 MB recommended), 55 MB of available hard-disk space, and 800 X 600 screen resolution.
5. User understands that from time to time, software and hardware upgrades may be necessary to continue to support E-Statements. The bank will give notice to any changes at least 30 days before any new requirements are implemented. User may choose not to upgrade and in that case will automatically be deemed to have withdrawn this request for E-Statements.
6. User has read and accepts all user terms and conditions relative to authorized use of and confidential requirements of this product.
7. User agrees to keep American State Bank informed of any E-Mail address changes.
8. User agrees to REPLY to the bank upon receipt of the first E-statement to demonstrate and verify to the bank that he is indeed able to access the records.

Customer Signature _____ **Date** _____

Customer Account Number(s) for which E-statement(s) is requested:

E-Mail address: _____ (not more than 100 characters)

PRINT LEGIBLY

Password (chosen by customer): _____ (used to open E- Statement PDF attachment)
(It is case sensitive. **PRINT LEGIBLY**)

REMINDER: Customer agrees to hit "reply" and "send" upon receiving the first e-mail statement to confirm to American State Bank that customer indeed is able to receive and access the records.

For bank internal use only:
PCS Input _____
PCS Output _____
SUMMIT _____