

ELECTRONIC STATEMENT (E-MAIL) AGREEMENT

This agreement, entered into this _____ day of _____, by and between Investors National Bank herein after known as "Bank" and _____ herein after known as Customer.

Please Read This Agreement Completely.

Transmittal of Electronic Statements

By electing to receive statements electronically in the manner set forth in the e-statement procedures the customer agrees to accept their Investors National Bank monthly and/or periodic statements, and all disclosures related to statements electronically by a visual text to be displayed on a personal computer monitor. Customer requests that the bank transmit the statements electronically, and customer agrees to the terms and conditions set forth in this Agreement.

Security Procedures

Customer acknowledges that customer will be able to retrieve statements electronically with a Password, which customer will choose. Customer acknowledges that, if the Password is disclosed to anyone else or if the Password is lost or stolen, third parties may be able to access the customers Bank Statements. Customer agrees that the Bank will not be liable for any loss caused by the authorized or unauthorized use of the Password by any third party to access the customer's statements. Customer agrees to keep the Password in a place of safekeeping and customer agrees that the security of the Password will be the customer's responsibility at all times.

Before receiving electronic statements the bank will send a test email from bank@investorsnationalbank.com to customers email address. The customer must reply back to the bank to verify test email has been received. The bank will then proceed with sending the statement electronically. Statement will not be sent until a reply is received back from customer electronically.

The Bank will notify the customer by email when the e-statement is available for viewing. The Bank will use the email address the customer has provided to send the e-statement notifications. The Customer is responsible for notifying the Bank of any changes to the customer's email address. If the customer's e-statement alert is returned as undeliverable, the Bank will mail the customers paper statement and discontinue e-statements until the customer has notified the Bank of the correct e-mail address of the customer. There will be charges for the paper copies that cannot be delivered by e-mail.

Hardware/Software Requirements

To receive and retain e-statements, the customer needs a personal computer with Internet access and e-mail capability. To view monthly checking account statements and check images Adobe Acrobat Reader is required and a web browser capable of opening 128-bit encryption documents.

The customer may, upon request, receive a paper copy of statement and images. There will be a fee for the paper copies.

Customer Information

Customer agrees to accept an e-mail that contains a complete statement and images on account number (s)

_____.

The customer agrees that the bank will not mail a paper statement or images on the above account number(s).

E-mail addresses and passwords ARE case sensitive. If case is not specified the password will be entered in all lower case.

The customer states that the following is the correct e-mail address for the e-statements to be sent to: _____

The customer has chosen the following password to open the e-mailed statement and images. (minimum 8 characters with 2-alpha, 2-numeric, and 2 special characters)

_____.

Signed by account owner(s)

Date
