

Electronic Delivery of Bank Statements Enrollment Agreement

WELCOME to McKenzie Banking Company/Foundation Bank's Electronic Bank Statement Delivery Service. Our goal is to provide you with an easy and convenient way to receive your periodic Bank Statements. It is an electronic version of your current bank statement. It contains all of the same information including images of all checks and deposits. All e-statements will be generated at the end of the month, therefore, in order to receive your monthly statement for the current month, the E-Statement form must be received on or before the 20th of the month.

McKenzie Banking Company/Foundation Bank's Electronic Bank Statement Delivery Agreement ("Agreement") governs use of the McKenzie Banking Company/Foundation Bank Electronic Delivery Service. As used in this document the words "you" and "your" refer to McKenzie Banking Company/Foundation Bank's customer(s) and their use of the Service. The words "we" and "our" refer to McKenzie Banking Company/Foundation Bank.

This Agreement explains the terms and conditions governing the McKenzie Banking Company/Foundation Bank Electronic Delivery Service officer through McKenzie Banking Company/Foundation Bank. By using the Service, you agree to the following terms and conditions. This Agreement will be governed by and interpreted in accordance with Federal laws and regulations, or to the extent there is no applicable Federal law or regulation, by the laws of the State of Tennessee. By accepting below or otherwise using the Service you agree to use the Service only for bona fide and lawful purposes permitted under this Agreement.

TERMS & CONDITIONS:

To receive Electronic Delivery Service, you must have a working connection to the Internet using Microsoft or Netscape Browser versions 4.0 or higher or a browser that supports 128 bit encryption. You must have e-mail with the capability to open Portable Document Format (.PDF) files with Adobe Acrobat Reader 5.0 or higher. Please check your computer by following these few steps: 1) Search your computer for Acrobat Reader; 2) If you can't find Acrobat Reader, skip to step 5; 3) Open Acrobat Reader and go to Help; 4) Then select About Acrobat Reader. This will show you what version you have; 5) If you need to upgrade to a higher version or you don't have the Acrobat Reader at all, click on the Adobe Acrobat Reader icon on our website and follow the instructions provided to download the free software. This site will also provide minimum hardware and operating system requirements.

- 1. Upon enrollment, a test e-mail will be sent to the e-mail address provided. Then periodic account statements will be provided electronically. User understands that further delivery of statements via US mail will cease. You may request paper copies by sending your requests to the address provided below. However, once you have signed the agreement for e-statements and then request a paper statement in addition, there may be a fee to produce that paper statement.
2. At the time of this enrollment agreement, you agree to provide us with a password needed to decrypt the self-extracting attachment containing your information. The password that you provide to us must be all lower case alphanumeric with a minimum of six (6) characters.
3. You agree to keep us informed of any change to your e-mail address and/or physical address by advising us with a signed written notification sent to the address provided below or dropped off at any McKenzie Banking Company/Foundation Bank branch.
4. Upon receipt by us of an e-mail delivery error regarding the statement PDF file will result in the termination of this agreement. The information contained in the undeliverable file will be mailed to you at the current physical address contained in our records.
5. If we change the minimum hardware or software requirements, and you are unable to receive our Electronic Delivery Service, you will be released from this Agreement without any penalty or consequence to you.
6. You may withdraw your consent for electronic delivery services by sending written notice to the address provided below. Upon withdrawal, the documents will be sent in paper form to your address of record via US mail.
7. Following termination of the Electronic Delivery Service by either party, a new enrollment Agreement will be required to reinstate this Service.
8. Upon transmission of the e-mail file to your e-mail address, you will have the sole responsibility for maintaining security of the e-mail including, but not limited to, your e-mail provider and users of your personal computer or computer network.
9. You further agree to indemnify and hold us harmless from and against any and all loss, cost, damage, liability, or exposure (including reasonable attorney's fees) that we or you may suffer or incur as a result of the unlawful use, unauthorized use, or misuse by any person of any such e-mail or electronic delivery of a statement. You shall bear the entire risk for unauthorized use thereof whether or not you are negligent.

BY SIGNING BELOW, YOU AGREE TO THE TERMS AND CONDITIONS OF THIS ELECTRONIC BANK STATEMENT AND CHECK IMAGE DELIVERY ENROLLMENT AGREEMENT: (Complete the information below and return it to the branch of McKenzie Banking Company/Foundation Bank you normally visit.)

Customer Signature Printed Name Date

Customer Signature Printed Name Date

Account Number(s)

E-Mail Address: Contact us at: McKenzie Banking Company 676 N Main Street P.O. Box 220 McKenzie, TN 38201 731-352-2262

Password: (must be lower case Alphanumeric and minimum of six (6) characters): (If you want to change your password at any time, a new Agreement will have to be completed and signed.)

E-STATEMENTS

Get your account statements e-mailed directly to you!

- Receive them quickly
- Easy to store
- Password Protected

The E-Statement is an electronic version of your current bank statement. It contains all of the same information including images of all your checks and deposits. This is the perfect way to store your statements as they take little to no space if you choose to save them to a disk or CD.

E-Statements offer many more advantages, too:

- You don't have to wait to receive them in the mail
- E-Statement cycles will be at the end of the month
- Saves paper and our environment
- More secure than mailed statements

Sign Up Today!

Just complete the “*Electronic Delivery of Bank Statements Enrollment Agreement*” on the back side of this page and return it to any branch of McKenzie Banking Company/Foundation Bank you normally visit.