

eStatement Enrollment Agreement

WELCOME to McKenzie Banking Company/Foundation Bank eStatements...the easy and convenient way to receive your periodic or monthly Bank Statements in electronic form. eStatements contain the same information as paper statements, with additional features including a larger check/deposit image view (front & back) with a simple click, and search capabilities within the statement (by a word, check number, amount, etc.).

McKenzie Banking Company/Foundation Bank's eStatement Enrollment Agreement ("Agreement") governs use of the McKenzie Banking Company/Foundation Bank eStatements and by using eStatements, Customer agrees 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 the Terms & Conditions below, you agree to use eStatements only for bona fide and lawful purposes permitted under this Agreement. In this Agreement, the Customer is referred to as "you", "your", "they" or "their". McKenzie Banking Company/Foundation Bank is referred to as "Bank", "we", "our" or "us". Unless otherwise required by law, the Bank may amend this Agreement without prior notice to you. If Bank chooses or is required by law to notify you of changes to this Agreement, the Bank may mail or e-mail a message to the Customer's current address of record at Bank.

TERMS & CONDITIONS:

1. eStatements will be generated at the end of the month, therefore, in order to receive your monthly statement for the current month, Bank must receive the eStatement Enrollment Agreement form on or before the 20th of the month.
2. eStatement system requirements are as follows: Window XP with Service Pack 2, Windows Vista or Windows 7; Microsoft Internet Explorer 7 or greater, Mozilla Firefox 2 or greater, or Google Chrome; High speed Internet connection, DSL equivalent or better connection is required for optimal performance; to view and/or print documents, Customer must be able to open Adobe Acrobat Reader or Adobe Flash Player version 8.0 or greater.
3. Customer must have a valid e-mail account. eStatements may also be sent to a secondary e-mail account, for example: your CPA.
4. To enroll in eStatements, Customer must complete and sign the form below. Upon receipt of form, Customer understands that further delivery of paper statements via US Postal Mail will cease. Customer may request paper statements by sending their requests to McKenzie Banking Company, PO Box 220, McKenzie, TN 38201. However, once Customer signs the Agreement for eStatements and then requests a paper statement in addition, there may be a fee to produce that paper statement.
5. Upon enrollment in eStatements, Customer will automatically receive Overdraft Notices on their account(s) via e-mail notification.
6. Customer agrees to keep Bank informed of any change to their e-mail address by advising Bank via telephone, fax, e-mail or with a signed written notification sent to McKenzie Banking Company, PO Box 220, McKenzie, TN 38201 and dropped off at any McKenzie Banking Company/Foundation Bank Branch.
7. Customer may withdraw their consent for eStatements via telephone, fax, e-mail or by sending written notice to McKenzie Banking Company, PO Box 220, McKenzie, TN 38201. Upon withdrawal, the bank statement will be sent in paper form to their address of record via US Postal Mail. In this regard, Customer agrees to keep Bank informed of any change to their physical address.
8. Following termination of eStatements by either party, a new Agreement will be required to reinstate eStatements.
9. Customer will be notified via e-mail when their eStatement is ready. The e-mail will contain a link in which to retrieve their eStatement. Customer will be prompted to enter their *Primary E-mail Address and *Primary Account Number, choose I Agree or I Disagree to the eStatement Disclosure, Verify Flash and create a password to view their monthly statement. Password criteria must be at least 8 characters; alpha-numeric, at least 1 upper case and 1 lower case. eStatements will be held continually at the link provided and accessible anytime through our website (www.bankmbc.com or www.foundationbank.org) for 12 months.
10. Customer further agrees 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 they 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 version of statement. Customer shall bear the entire risk for unauthorized use thereof whether or not they are negligent.

Customer Name _____

*Primary E-Mail Address _____

Secondary E-Mail Address (See #3 above) _____

*Primary Account # _____ (this number is what you will use the first time you click on the link to retrieve your eStatement)

Add'l Account # _____ Add'l Account # _____ Add'l Account # _____ Add'l Account # _____

By signing below, you agree to the Terms and Conditions of this eStatement Enrollment Agreement:
(Return the completed and signed form to one of our McKenzie Banking Company/Foundation Bank locations)

Customer Printed Name

Customer Signature

Date

BANK USE ONLY: Branch # _____ CSR Int/Date _____/_____/_____ Enter-MSI _____ CIF Comments-ES _____ Chgd DDA Stmt Cycle _____ Email-CIF _____ |Cancel date/int _____/_____/_____