

Citizens Bank
eStatement Disclosure
for Electronic Delivery of Bank Statements, Notices and Disclosures
User Consent and Agreement

This eStatement Disclosure from Citizens Bank provides a User Consent and Agreement to receive bank statements, notices, and disclosures by electronic delivery through eStatements, a service that is available through Citizens Bank's Online Banking. You will be able to select the accounts you wish to receive by electronic delivery of your bank statements, notices, and disclosures. Disclosures may also be submitted to you through your email account. The terms of this Consent and Agreement are in addition to those that apply to an account or service you already have with Citizens Bank. Within this Agreement, the terms "you", "your", and "customer" refer to each depositor or loan customer on an account who has elected to receive an electronic statement, notice or disclosure. The term "account" or "accounts" means your account at Citizens Bank. Our Privacy Policy (previously provided to you) will apply to this service and the policy is incorporated into and made part of this Consent and Agreement.

Agreement: In order to allow Citizens Bank to begin forwarding your monthly bank statements, notices, and disclosures to you electronically, your consent is needed. Please review the information below prior to giving your consent. By accepting this Agreement, you have elected to receive your periodic bank statements, notices, and disclosures in electronic format. Your consent will apply to subsequent disclosures and information that Citizens Bank is required or otherwise choose to provide you. Under this agreement, communications you receive in electronic form from Citizens Bank will be considered "in writing". If you elect to receive your bank statements, notices, and disclosures through electronic delivery, Citizens Bank will no longer send you your statements through the mail. However, we may elect to send some of your account information by mail and other information electronically. Your request for this service must be made by signing up electronically within our online banking program. By agreeing to have your monthly bank statements, notices, and disclosures sent electronically, you also agree to notify Citizens Bank immediately in person or by phone to change your email address. We will not accept any change of email address via email for your security protection. You agree to notify Citizens Bank immediately in person, in writing or electronically of any errors or complications relating to your electronic receipt or access of your bank statements, notices, or disclosures. Should an email be returned undeliverable for any reason, Citizens Bank will attempt to contact you by telephone or by mail. If Citizens Bank does not receive a valid email address from you, the paper delivery by U. S. Postal Service of your statements, notices, and disclosures will resume immediately.

Access Requirements:

Authorized Citizens Bank Online Banking Access (www.citizensbankmo.com)

Valid, active email address

Access to personal computer, mobile device, or tablet or Mac

A printer, if you desire paper records

MS Internet Explorer 9.0 or higher that supports 128-bit encryption

Adobe Acrobat 6.0 or higher (this may downloaded free from www.adobe.com)

eStatement Access: To elect to receive your bank statements, notices, and disclosures electronically, you will access "e-Statement Enrollment" through our online banking service. You will then select the accounts that you want to receive electronic statements, notices and disclosures. Check the box that you agree to the terms and conditions of the eStatement Disclosure, enter the Confirmation Code found at the end of this agreement and click the Accept button.

Eligible Accounts: Checking and Savings eStatements will be available at the same frequency (cycle) as your statement(s) were previously mailed. You will be notified by email that your bank statement, notice or disclosure is available for you to access on the Bank's online banking program. You may at any time request a paper copy of your statements, notices or disclosures by contacting us at any of Citizens Bank's locations listed in this agreement. A fee for each statement requested will be charged in accordance with Citizens Bank's fee schedule.

Responsibilities of Customer: It is your responsibility to view your bank statements, notices and disclosures at your earliest convenience. These documents contain important and legally binding information and/or disclosures. You are responsible for promptly notifying Citizens Bank if any documents you receive are incomplete, unreadable or inaccessible. You are responsible for keeping your Access ID and Password confidential and for ensuring that you have logged out when your session is complete to prevent unauthorized access. It is your responsibility to contact us if you know or suspect unauthorized use of your Access ID and Password. Citizens Bank will not, for any reason, ask for your logon credentials and/or password. You understand that you have a duty to exercise reasonable promptness in examining the eStatement which includes your cancelled checks for unauthorized signatures, alterations, forgery, or posting errors. The statute of limitations governing these responsibilities will commence at the time Citizens Bank sends you the email notification that your eStatement is available. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared as outlined in our EFT Disclosure.

Modification of User Consent and Agreement: Citizens Bank reserves the right to modify this Agreement at any time. Any modifications to this service shall be effective on the date provided within the notification posted on our website at www.citizensbankmo.com. Citizens Bank will notify you of any amendments to this Agreement, including any changes in hardware or software required to access documents by providing notice to you via your email address or on our website at www.citizensbankmo.com.

Termination of Service: You have the right to withdraw consent of receiving bank statements, notices, and disclosures electronically by sending a written request to Citizens Bank, P.O. Box 197, New Haven, MO 63068. It may take up to two statement cycles or two notice cycles for Citizens Bank to implement your request and after such time you will no longer receive your statements, disclosures or notices electronically. We will charge no fees for discontinuing the service. Withdrawal of consent by one owner of an account will be effective for all owners. Citizens Bank may change, suspend, or eliminate all or any part of this delivery service upon notice to you. Citizens Bank also has the right to rescind this Agreement at any time and for any reason without advance notice.

Disclaimer of Liability: Citizens Bank does not guarantee the delivery of any email notification, nor liability for losses or damages arising from non-delivery, delayed or mis-delivery of your bank statements, notices or disclosures. Factors affecting these email notifications are between you and a Third Party that you designate, such as an Internet Service Provider or phone company. Citizens Bank does not make any representations or warranties whatsoever with regard to Third Party Service Providers products or services. Citizens Bank makes no warranty of any kind, express or implied, that our eStatement delivery will be uninterrupted or error free. We do not warrant that eStatements will be available at all times. You agree that neither we nor our suppliers or our shareholders, directors, officers or employees will be held liable for any technical, hardware or software failure of any kind, any interruption in the availability of our service, any delay in operation or transmission, any incomplete or garbled transmission, computer virus, loss of data or other loss. To the extent we may have breached any term of this consent and agreement, you agree that your sole remedy is to discontinue use of this service.

Citizens Bank may notify you by sending notice to your email address or by mailing notice by U.S. mail return service requested to the bank's most current mailing address that we have for you. You agree that any notices

sent by email will be deemed delivered and received 48 hours after being sent. You agree that any notices sent by U.S. mail as provided in this paragraph will be deemed delivered and received five days after the date of mailing. You agree that any claim or controversy relating to this Consent and Agreement will be settled by binding arbitration in accordance with the Commercial Arbitration Rules of the American Arbitration Association. You agree that any claim or controversy you may have will be arbitrated on an individual basis and will not be consolidated in any arbitration with any claim or controversy of any other party. You agree that the arbitration will be conducted in the County in which Citizens Bank is located and that judgement on the arbitration award may be enforced by any court having proper jurisdiction. You agree that this Consent and Agreement is governed by the laws of the State of Missouri, excluding application of conflicts of laws rules or principles. You agree that the sole jurisdiction and venue for any litigation arising from your use of Citizens Bank's service shall be an appropriate federal or state court located in Franklin County, Missouri.

Locations: Citizens Bank is located in New Haven, MO (573-237-3051), Gerald, MO (573-764-3051), Pacific, MO (636-271-3051) and Washington, MO (636-390-9944).

If you want to send Citizens Bank a notice in relation to the Consent and Agreement, you must send it by regular mail to: Citizens Bank, P.O. Box 197, New Haven, MO 63068. Our phone number is 573-237-3051.

By entering the eStatement confirmation code listed below, I consent/agree to electronic delivery of periodic bank statements, loan and deposit disclosures and loan and deposit notices. I also confirm that I am authorized to, and do, consent on behalf of all other account owners named on my account, product or service, subject to applicable law.

Your eStatement confirmation code is: **cb1934**