

Malvern Bank

Electronic Notification or Account Statement and Check Image Delivery Enrollment Agreement

MALVERN BANK'S Electronic Notification and Account Statement and Check Image Delivery Enrollment Agreement ("Agreement") governs use of the MALVERN BANK Electronic Delivery Service. As used in this document the words "you" and "your" refer to MALVERN BANK'S customer(s) and their use of the Service. The words "we" and "our" refer to MALVERN BANK.

This Agreement explains the terms and conditions governing the MALVERN BANK ELECTRONIC DELIVERY service offered through MALVERN 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 Iowa. By accepting below or otherwise using the Service, you agree to use the Service only for bona fide and lawful purpose permitted under this Agreement.

Terms & Conditions:

1. To receive Electronic Delivery Services, you must have a working connection to the Internet with e-mail capability. If receiving actual statement and not just notification you will also need to be able to open Portable Document Format (.PDF) files with Adobe Acrobat Reader 5.0 or higher. As part of the enrollment process you will receive a test email confirming you can open a PDF document.
2. Upon enrollment, periodic account statements or notifications will be provided electronically. You may request paper copies by sending your request to the address provided below.
3. Password needed only if receiving actual statement and not just notification. At the time of this enrollment agreement, you agree to provide us with a password needed to decrypt the self-extracting attachment containing your statement. The password that you provide to us **must be alphanumeric with a minimum of six (6) characters. The password is case-sensitive.**
4. You agree to keep us informed of any change in your e-mail address by advising us in writing at the address provided below.
5. If you do not receive a notification/statement at the next statement cycle please contact the bank as soon as possible to rectify the situation..
6. If we change the minimum hardware or software requirements, and you are unable to receive electronic delivery services, you will be released from this agreement.
7. 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 and will be charged \$2 per account for paper statements.
8. Following termination of the electronic delivery service by either party, a new enrollment agreement will be required to reinstate this service.
9. 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.
10. 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 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 NOTIFICATION/ACCOUNT STATEMENT AND CHECK IMAGE DELIVERY ENROLLMENT AGREEMENT.

_____ **I want actual statements emailed - Password (required)** _____

(Letters, numbers or combination at least 6-characters needed to open securely protected statement that will be emailed)

_____ **I want to be notified by email that statements are available and will view/download them myself on Malvern.bank ONLINE BANKING portal (under accounts then documents).**

E-Mail Address _____

Account Number(s) _____
(Checking, MMDA,
and/or savings _____

Contact Us at: MALVERN BANK
P.O. Box 120
Malvern, IA 51551

Ph: 712.624.8686
Fax: 712-624-8060
E-Mail: bscott@malvern.bank

Sign and fax, mail, or bring in to the bank.

Customer Signature

Printed Name

Date

Customer Signature

Printed Name

Date