

New Albin Savings Bank

Electronic Account Statement and Check Image Delivery Enrollment Agreement

New Albin Savings Bank's Electronic Account Statement and Check Image Delivery Enrollment Agreement ("Agreement") governs use of the New Albin Savings Bank ("NASB") Electronic Delivery Service. As used in this document the words "you" and "your" refer to NASB's customer(s) and their use of the Service. The words "we" and "our" refer to NASB.

This Agreement explains the terms and conditions governing the NASB ELECTRONIC DELIVERY service offered through NASB. 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 to open Portable Document Format (.PDF) files with Adobe Acrobat Reader 5.0 or higher. See attached system requirements.
2. Upon enrollment, periodic account statements will be provided electronically. You may request a paper copy of statements by sending written notice to the address provide below. They will be provided free of charge.
3. 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 alphanumeric with a minimum of six (6) characters. The password will be 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. 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 undelivered file will be mailed to you at the address contained in our records.
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 without any penalty or consequence to you.
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 free of charge.
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 ACCOUNT STATEMENT AND CHECK IMAGE DELIVERY ENROLLMENT AGREEMENT.

Customer Signature

Checking Acct #(s) _____

Printed Name

Date

E-Mail Address _____

Password _____
(must be alphanumeric-min of 6-characters)

Contact us: New Albin Savings Bank

PO Box 8

New Albin, IA 52160

Ph: 563-544-4214 or 888-689-1898

E-Mail shelly@newalbinsavingsbank.com

or dianeerbe@newalbinsavingsbank.com

Approved By _____



New Albin Savings Bank

Fast, Convenient, and Secure!

By Federal Regulations, we cannot send e-mail statements until we receive a positive response from you stating that you want your statements delivered by e-mail. **To respond, click REPLY, state to us “Yes, I want e-mail statements”. You will also need to open the attachment and state to us what the word in the attachment is. This will assure us that you will be able to open and view your statements correctly.**

Your next monthly bank statement will be sent via email per your request. It is important to us that you have all the appropriate instructions to get your statement error free. To view your statement you must have 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 Acrobat Reader at all, go to <http://www.adobe.com/products/acrobat/readstep2.html> and follow the instructions provided to download the free software. This site will also provide minimum hardware and operating system requirements.

When you get your statement, double click on the attachment in your email. Select OPEN and click OK. The statement will automatically open in Acrobat Reader. (If you get an error message, you may not have a high enough version of Acrobat Reader and you will need to follow the steps provided above.) Enter your password that you selected when you signed up to receive your statement by email. If you don't remember your password, contact us during banking hours and we will provide you with the password.

Your statement will appear on the right. You can scroll down to view all statement pages and then images. On the left is a Bookmark Tab. This will allow you to move from one page to another quickly. To enlarge images, use the zoom feature. We suggest that you create a folder to store your statements and images.

If you have any questions or concerns, please feel free to contact us by email or telephone. Our staff will be happy to assist you.

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New Albin, IA 52160
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Acrobat Reader 5.0 system requirements

Windows

- Intel Pentium processor
- Microsoft Windows 95 OSR 2.0, Windows 98 SE, Windows Millennium Edition, Windows NT 4.0 with Service Pack 5, Windows 2000, or Windows XP
- 24MB of available hard-disk space
- Additional 70MB of hard-disk space for Asian fonts (optional)

Macintosh

- Power PC processor
- Mac OS 8.6*, 9.0.4, 9.1, or Mac OS X*
- 64MB of RAM
- 24MB of available hard-disk space
- Additional 70MB of hard-disk space for Asian fonts (optional)
- *Some features may not be available

Acrobat Reader 5.1 system requirements

Windows

- Pentium-class processor
- Microsoft Windows 98 Second Edition, Windows Millennium Edition, Windows NT 4.30 with Service Pack 5 or 6 (Service Pack 6 recommended), Windows XP or Home Edition
- 64MB of RAM
- 30MB of available hard-disk space (an additional 60MB is needed temporarily during installation)
- Additional 70MB of hard-disk space for Asian fonts (optional)
- Web browser support
- The Web browsers within which Adobe PDF files may be viewed are: Internet Explorer 5.0, Netscape Navigator 4.5 to 4.77, 6.1 or American Online 6.0

Macintosh

- Power PC processor
- Mac OS 9.1, 9.2, or 9.2.2, or Mac OS X v.10.1.3, 10.1.5, or 10.2
- 64MB of RAM
- 30MB of available hard disk space (additional 60 MB is needed temporarily during Installation)
- HSF formatted hard drive
- Additional 70 MB of hard-disk space for Asian fonts (optional)
- Web browser support
- The Web browsers within which Adobe PDF files may be viewed are: Internet Explorer 5.0, Netscape Navigator 4.58 to 4.77, 6.1 or American Online 6.0

Adobe Reader 6.0.1 system requirements

Windows

- Intel Pentium processor
- Microsoft Windows 98 Second Edition, Windows Millennium Editions, Windows NT 4.0 with Service Pack, Windows 2000 with Service Pack 2000, Windows XP
- Professional or Home Edition, Windows XP Tablet PC Edition
- 32MB of RAM (64MB recommended)
- 60MB of available hard-disk space
- Internet Explorer 5.01, 5.5, 6.0, or 6.1

Macintosh

- PowerPC G3 processor
- Mac OS X v.10.2.2-10.3
- 32MB of RAM with virtual memory on (64MB recommended)
- 70MB of available hard-disk space