

Fowler State Bank

Electronic Document Distribution Agreement

By enrolling in Fowler State Bank's Electronic Document Distribution you consent to receive via electronic delivery all required statements, notices, and disclosures regarding your designated accounts. Documents that may be delivered to you electronically may include, but are not limited to:

- Regularly scheduled account statements.
- Annual Privacy Policy.
- Change-in-terms information for your account.
- Notices of activity on your account such as NSF items, overdraft notices, interest paid, and maturity notices.
- Any and all other disclosures/notices we are required to provide.

You may revoke your consent for electronic delivery of documents at any time by writing us at the address below.

In order to provide electronic documents, we must maintain current customer e-mail addresses at all times. It is your sole responsibility to provide us with your correct contact information, including your e-mail address. You should notify us immediately of any changes to your personal contact information.

If Fowler State Bank receives notification that electronic delivery is not possible due to an incorrect or closed e-mail address, we may elect, at our discretion, to choose to revert your account(s) to standard delivery via U.S. Mail without additional notification.

In order to receive electronic delivery of documents you must have access to the following:

- A valid e-mail account capable of receiving .PDF attachments.
- A computer with an internet connection.
- Adobe Acrobat Reader 7 (free download <http://www.adobe.com>).
- Internet browser such as Microsoft Explorer or Firefox.

We may revise hardware and software requirements, and if there is a material chance the changes could impact your access to the electronic documents we will notify you of these changes in advance and provide you an opportunity to change your method of receiving the documents without the imposition of any fees.

By enrolling, you acknowledge it is your responsibility to review these documents in a timely manner. You further acknowledge you are responsible for retention of these documents for your records. A document is considered received after 1 business day if no notification of a failed delivery is received by our system.

You may request a paper copy of the documents provided electronically by contacting us using the contact information below. A fee may apply for printed copies of documents after electronic delivery is complete.

Contact Methods:

- Our website: www.fowlerstatebank.com
- Write to: Fowler State Bank
PO Box 511
Fowler IN 47944
- Telephone (765)884-1200
(800)439-3951

I have read and understand the above information concerning the electronic delivery of documents for my Fowler State Bank designated accounts.

Designated Accounts:

- 1. _____ 2. _____
- 3. _____ 4. _____
- 5. _____ 6. _____

Customer Signature

Date

Printed Customer Name