



eStatement Disclosure Agreement

This Agreement is the contract, which covers your and our rights, and responsibilities concerning Home Loan State Bank's e-statement services offered to you. The words "we," "us," and "our" mean Home Loan State Bank Bank. The word "account" means any one or more accounts you have with Home Loan State Bank.

By agreeing to the following you are authorizing HOME LOAN STATE BANK to deliver statements of your HOME LOAN STATE BANK account(s) by electronic means. You understand and agree that by requesting electronic delivery, you WILL NOT receive statements in paper form delivered by regular United States Postal Service mail. You agree that electronic delivery will satisfy HOME LOAN STATE BANK'S requirement to provide you a periodic statement of your account(s) activity.

Disclosures

1. You have a right to receive this disclosure in paper form. To receive a paper disclosure, please contact us by telephone or mail as shown below.
2. The consent you are providing is for electronic delivery of your periodic HOME LOAN STATE BANK account statements.
3. You have the right, at any time, to withdraw this consent for electronic delivery of your account statements and again receive them by mail. You may withdraw your consent by contacting the bank at the phone number below.
4. It is your responsibility to notify HOME LOAN STATE BANK in writing any time you should have a change in your e-mail address, or if you wish to remove any account from electronic delivery. For your protection and for security purposes, the Bank will not accept any change of email address via email.
5. Even though you have requested electronic delivery of your statements, you may obtain a paper copy of your account statement. You may receive a copy of your statement by contacting Home Loan State Bank by telephone or mail as shown below and request a copy of your statement at a charge of \$2.00 per statement.

Telephone: (970) 263-6600

Mail: Home Loan State Bank, P.O. Box 100 , Grand Junction , CO 81502

6. Home Loan State Bank advises that you print a copy of your statement for your records. The bank will have a rolling 12 month history of your e-statements available online at anytime. Requests for copies of older statements will incur a fee for the service.

Home Loan State Bank
Request and Agreement for Electronic Delivery of Statements

This is a request to have the statements of your account(s) with HOME LOAN STATE BANK delivered to you electronically in accordance with the above consent.

1. The bank shall have no obligation or liability to notify any other parties to a multiple party account if the email address is changed using the procedure set forth above.
2. You agree to protect the confidentiality of your account, account number, usernames and passwords. You agree that it is your responsibility to ensure that the electronic statements are not intercepted or viewed by others 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 User ID and Password.
3. You agree that the bank has no control as to the persons who have access to your personal computer and your password once it is in your possession. The bank will not be liable for any unauthorized access to your personal computer or your passwords.
4. Home Loan State Bank has the right to terminate its obligation to provide e-statements service to you upon ten days of prior written notice (e-mail acceptable).

Service Availability - The service providing e-statements is generally available 24 hours a day, 7 days a week, however this service may be unavailable from time to time for routing software and hardware maintenance, or due to unscheduled down time.

Error Resolution - You agree to promptly examine your statement and notify us immediately of any errors.

Change in Terms - It may be necessary from time to time to change the terms or conditions regarding your statement access. In the event such a change is necessary we will notify via electronic mail or by written notification.

Virus Protection -Home Loan State Bank is not responsible for any electronic virus or viruses that Customer may encounter. Home Loan State Bank suggests that Customer routinely scan Customer's PC(s) using a virus protection product. An undetected virus may corrupt and destroy Customer's programs, files and

Agreement – In order to receive eStatements, you must have a computer with Internet access and an Internet email account and address; an Internet browser using 128-bit encryption or higher, Adobe Acrobat 7.0 or higher, SSL encryption and access to a printer or the ability to download information in order to keep copies of your eStatements for your records. By checking the "I agree to the terms of the agreement" checkbox, you have read the agreement and by reading the agreement means you are able to open Adobe PDF files.